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City of St. Helena

Housing Element



June 2002

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prepared by
City of St. Helena Planning Department

with assistance from
Baird+Driskell Community Planning

Adopted by the St. Helena City Council
August 13, 2002

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development

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2003 0589



October 21, 2002

Ms. Bonnie Long
City Administrator
City of St. Helena
1480 Main Street
St. Helena, California 94574

Dear Ms. Long:

RE: Review of the City of St. Helena's Adopted Housing Element

Thank you for submitting St. Helena's housing element, adopted August 13, 2002 and received for our review on August 19, 2002. As you know, the Department of Housing and Community Development (Department) is required to review adopted housing elements and report our findings to the locality pursuant to Government Code Section 65585(h).

As you know, our June 21, 2002 review found the City's draft housing element met the requirements of State housing element law (Article 10.6 of the Government Code). As the adopted element is the same as the draft, we are pleased to find the City's adopted housing element update in full compliance with State housing element law.

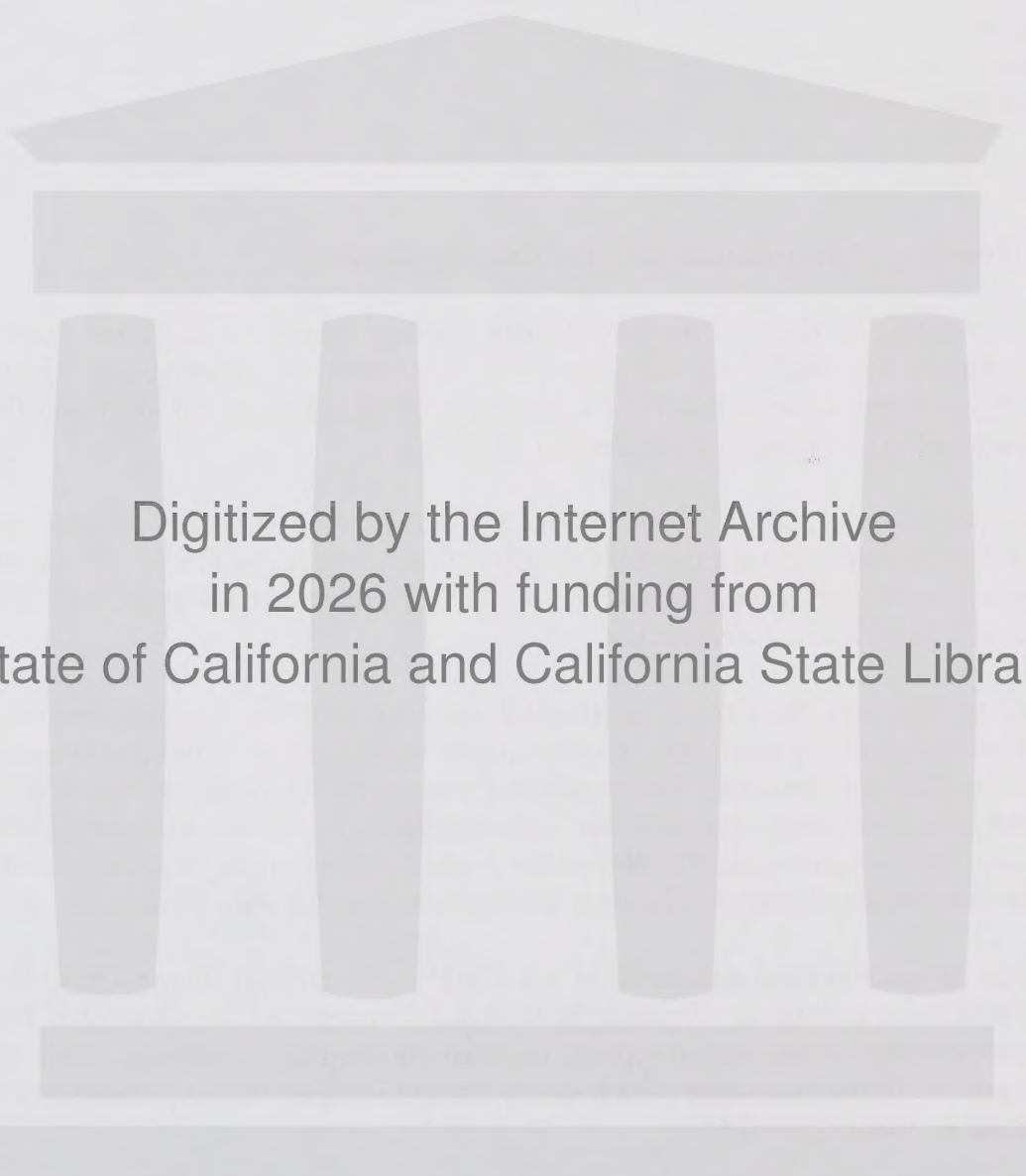
We are pleased to find that the City is successfully implementing the housing element. We commend the City for providing a site for the development of 30 units of affordable housing. We also commend the City for removing the conditional use permit requirements for multifamily housing, for increasing maximum densities and for establishing minimum allowed densities in zoning ordinance. We recognize that St. Helena has worked effectively to establish policies and incentives to promote the development of housing affordable to lower-income households.

We appreciate the cooperation and assistance of Ms. Carol Poole and Mr. David Driskell. Staff found working with them a pleasure. We look forward to following the City's continued progress in program implementation in the annual reports, required pursuant to Government Code Section 65400. If we can be of further assistance with housing element implementation please contact Cam Cleary, of our staff, at (916) 323-3185.

In accordance with their requests pursuant to the Public Records Act, we are forwarding a copy of this letter to the individuals listed below.

Sincerely,

Cathy E. Creswell
Deputy Director



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CITY OF ST. HELENA

RESOLUTION NO. 2002-115

APPROVING ADOPTION OF JUNE 2002 HOUSING ELEMENT UPDATE GENERAL PLAN AMENDMENT AND NEGATIVE DECLARATION.

RECITALS

- A. The Housing Element is one of the seven elements of the General Plan. The Housing Element focuses on the community's housing needs and strategies for meeting those needs.
- B. State law requires that the Housing Element be reviewed and updated every five years. The law requires that the Housing Element be submitted to the State Department of Housing and Community Development (HCD) for review and certification that it is in compliance with State law.
- C. Staff at HCD reviewed draft documents and suggested modifications. The June 21, 2002 letter from Cathy Creswell, Deputy Director of HCD states that the draft revisions adequately address the statutory requirements and that element will be in full compliance with the law once the element is adopted and submitted for their final review. The revisions reviewed by HCD have been incorporated into the June 2002 Draft Housing Element.
- D. The Planning Commission reviewed and recommended approval of this document at their July 16, 2002 meeting.
- E. The adoption of a Housing Element update is subject to CEQA, the California Environmental Quality Act. An Environmental Checklist and Initial Study were completed for the project, and a Negative Declaration recommended. The review period of the Negative Declaration closed on November 27, 2001. The Negative Declaration found that although the proposed project would have a significant effect on the environment, all potentially significant effects have been analyzed adequately in an earlier Environmental Impact Report for the 1993 General Plan (SCH#93043001) and have been avoided or mitigated pursuant to that earlier EIR, nothing further is required. The Planning Commission found that the revisions incorporated in the June 2002 Draft Housing Element were adequately addressed in the Environmental Checklist and Initial Study.

RESOLUTION

NOW, THEREFORE, the City Council of the City of St. Helena resolves as follows:

1. The revisions presented in the June 2002 Housing Element are adequately covered by the Initial Study and Negative Declaration and although the proposed project could have a significant effect on the environment all potentially significant effects have been analyzed

adequately in an earlier Environmental Impact Report for the 1993 General Plan (SCH#93043001) and have been avoided or mitigated pursuant to that earlier EIR, and as a result no further mitigation is required, therefore a Negative Declaration is adopted.

2. Adoption of the June 2002 Housing Element Update and General Plan Amendment.

Approved at a Regular Meeting of the St. Helena City Council on August 13, 2002, by the following vote:

AYES: Councilmembers Potter, Bowers, Toller, Savidge, Mayor Slavens

NOES: None

ABSENT: None

ABSTAIN: None



APPROVED:

Ken Slavens
Mayor

ATTEST:

Delia Guijosa
City Clerk

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Common Housing Element Terms

Accessible Housing. Units accessible and adaptable to the needs of the physically disabled.

Density. A measure that relates the number of housing units to the area of land (e.g., 10 units per acre). Density does not specify the size of the units or type of housing. For example, 10 single family homes on an acre of land will appear denser than 10 studio apartments in a single structure surrounded by open space on the same acre, although they would both have the same 'density.'

Farmworker Housing. Housing that is designed and managed to specifically meet the needs of farmworkers and their families. While this housing type has traditionally been in the form of group quarters (i.e., dormitory style sleeping quarters with a shared kitchen) and seasonal in nature, it is increasingly providing year-round family housing in apartment-style developments.

FAR (Floor Area Ratio). The relationship between the square footage of a building and the square footage of the property on which it is developed.

HCD. The State of California Department of Housing and Community Development. Their website is at www.hcd.ca.gov

HUD. The US Department of Housing and Urban Development (federal). The local district HUD offices are located in San Francisco. Their website is www.hud.gov/local/sfc

Housing Affordability. The generally accepted measure for determining whether a person can afford housing means spending no more than 25%–33% of one's gross household income on housing costs, including utilities, principle, and interest. For example, a schoolteacher earning \$34,300 per year can afford \$857 per month for housing. A police officer earning \$57,600 can afford up to \$1,440.

Income Limits. *See pages 16 and 25.*

Infill Housing. Residential development that occurs in urbanized areas on sites that have been bypassed by previous development, or on developed sites where the current use is no longer optimal or desirable. Infill developments may vary in size from single-family dwellings and multi-family developments on scattered lots to large mixed-use developments covering a city block.

Median Household Income. The middle point at which half of the City's households earn more and half earn less. However, the median income used by HCD to calculate income limits for housing affordability is based on the County median income--that is, the mid-point at which half of the County's households earn more and half earn less. Median incomes are defined

Mixed Use. Any development that combines residential, office, retail, civic, entertainment, and/or other 'uses' on a single site. Mixed use can be either 'vertical' (mixing uses in a single structure) or 'horizontal' (mixing uses on a large site, with each use confined to a separate building or set of buildings).

Persons per Household. Average number of persons in each household.

Senior Housing. Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 62 years of age.

1. Introduction and Overview

Key Points

- The Housing Element is part of the General Plan. It must be reviewed and updated every five years.
- The Housing Element is reviewed and 'certified' by the California Department of Housing and Community Development for compliance with State law requirements.
- The Housing Element must respond to St. Helena's 'fair share' of the regional housing need (see Chapter 3).
- In responding to the City's housing needs, the Housing Element must:
 - Ensure adequate sites
 - Provide assistance to support affordable housing
 - Conserve and improve the existing afford-able housing stock
 - Address and remove governmental constraints
 - Promote equal housing opportunities
 - Preserve assisted housing
 - St. Helena's current Housing Element was adopted in 1993 by the City but not certified by State HCD (see Chapter 2).
- The Housing Element Update seeks to address local housing needs and respond to State law requirements within the context of the City's adopted General Plan.
- A Task Force of city residents, local employees, housing advocates, representatives of special needs groups, bankers, and real estate professionals has worked with the City to update the Housing Element. Three community workshops were also held to receive input.
- This Draft Housing Element will be reviewed in public hearings, with the goal of adopting the final document by December 31, 2001.

What is a Housing Element?

The Housing Element is part of the City of St. Helena's General Plan, which serves as the 'constitution' for development in the city. It is a long-range planning document that describes goals, policies and programs to guide development decision making, and is required by State law. Once the General Plan is adopted, all development-related decisions must be consistent with the plan. If a development proposal is not consistent with the plan, it must be revised or the plan itself must be amended. The current General Plan in St. Helena was adopted in September 1993.

Every community's General Plan must, by law, contain seven 'elements,' or parts of the plan that address defined sets of issues. The State-mandated elements of the General Plan include Land Use, Circulation, Housing, Conservation, Open Space, Noise and Safety. There are also a number of 'optional' elements, including Growth Management. These elements might have different names in each jurisdiction, and may be organized differently, but each of the seven areas must be addressed in the General Plan, and the entire plan document must be internally consistent. The 'elements' in St. Helena's General Plan are Land Use and Growth Management, Community Design, Transportation, Open Space and Conservation, Historic Resources, Public Health and Safety, Public Facilities and Services, Parks and Recreation, and Housing.

The Housing Element focuses on the community's housing needs and strategies for meeting those needs. The Housing Element:

- Documents housing-related conditions and trends
- Provides an assessment of housing needs
- Identifies resources, opportunities and constraints, and
- Establishes policies, programs and quantified objectives to address housing needs.

St. Helena's current Housing Element was adopted as part of the General Plan Update in 1993. It was reviewed by the California Department of Housing and Community Development (HCD) but was not 'certified' as being in compliance with State law requirements

for the reasons outlined in Section II of this document. That section also includes an evaluation of the current Housing Element.

Overview of State Law Requirements

State law establishes requirements for all portions of the General Plan. However, for the Housing Element, the State requirements tend to be more specific and extensive than for other elements.

Frequency of Review and Update

While jurisdictions must review and revise all elements of their General Plan on a regular basis to ensure that they remain up to date (approximately every ten years), State law requires that Housing Elements be reviewed and updated at least every five years.

Housing Element Contents

State law is also quite specific in terms of what the Housing Element must contain:

- “An assessment of housing needs and an inventory of resources and constraints relevant to meeting these needs.”
- “A statement of the community’s goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.”
- “A program which sets forth a five-year schedule of actions...to implement the policies and achieve the goals and objectives”

Most importantly, the Housing Element must:

- Identify adequate sites with appropriate zoning densities and infrastructure to meet the community’s need for housing (including its need for low and very low income households, mobile homes, farmworker housing and homeless shelters); and
- “Address, and where appropriate and legally possible, remove governmental constraints” to housing development.

It is also important to note that State law requires a community’s General Plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates,

must function as an integral part of the overall General Plan, with consistency between it and the other General Plan elements. This may mean that other General Plan elements (particularly the Land Use Element and/or Growth Management Elements) need to be revised as part of the process of updating the Housing Element.

The Five-year Action Plan

In establishing housing programs, the Housing Element sets forth a ‘Five Year Action Plan’ that details the actions, or ‘programs,’ that will implement the goals and policies. For each program, the Action Plan must identify the agency responsible, the timeframe for implementation, and the number of units that will be constructed, rehabilitated or conserved, or number of households that will be assisted, as a result of the program.

The primary areas of housing need that must be addressed in the Action Plan include:

- Ensure adequate sites
- Provide assistance to support affordable housing
- Conserve and improve the existing affordable housing stock
- Address and remove governmental constraints
- Promote equal housing opportunities
- Preserve assisted housing

“Regional Fair Share” Housing Requirement

One unique aspect of State Housing Element law is the idea of ‘regional fair share.’ As explained in more detail in Chapter 3, every Housing Element must demonstrate that the local jurisdiction has made adequate provision to support the development of housing at various income levels (very low, low, moderate and above moderate) to meet its ‘fair share’ of the existing and projected regional housing need. The ‘fair share’ requirement for St. Helena and all other jurisdictions in the Bay Area is determined through a State-mandated process that is overseen by the Association of Bay Area Governments (ABAG).

Review by State HCD

State law requires that every updated Housing Element be submitted to California’s Department of Housing and Community Development (HCD) to ensure compliance with the State’s minimum requirements. This ‘certification’

process is unique among the General Plan elements.

Housing Elements are submitted twice to HCD for re-view and comment: once during development of the Housing Element (in draft form), and again after adoption of the Housing Element by the local jurisdiction. The first review period requires 60 days and must take place prior to the adoption deadline (December 31, 2001). The second review requires 90 days and takes place *after* the adoption deadline. It is after the second review that written findings regarding compliance are submitted to the local government.

Public Participation in St. Helena's Housing Element Update Process

The St. Helena City Council appointed an eighteen-member task force to guide the development of the housing element update. Task force members were chosen because of their interest in providing affordable housing within the community and for their diversity in backgrounds and expertise. Members included:

- a priest, who is the leading advocate for affordable housing for farmworkers within Napa County;
- the executive director for the Benicia Housing Authority, a city in a county neighboring Napa County;
- one representative of Napa Valley Community Housing;
- two people working in the banking industry in St. Helena, one of whom is a single parent who cannot afford to live within the community.
- two members representing non-profit agencies including the Napa Coalition of Non-Profit Agencies, the Board of Directors of the Boys and Girls Club, and St. Vincent de Paul.
- one member, a retired attorney, whose law firm specialized in affordable housing and served as counsel or consultant for non-profit developers, and who also serves on the board for Ecumenical Housing;
- one college level English professor with knowledge and concerns about student housing;
- one local architect;
- one advocate for the preservation of agricultural land;
- one contractor;
- one real estate agent;
- one advocate for open space preservation;
- two St. Helena Planning Commissioners; and
- two St. Helena City Council members.

The task force convened for five meetings to prepare and review the draft as it was prepared by staff and the housing consultant. The City Council sponsored two community meetings to solicit input from the broader community. A display ad was placed in the local newspaper prior to each community meeting inviting public participation. The first community meeting was held at the centrally located St. Helena Fire Station and the second meeting was held at the Stonebridge Apartments, an affordable apartment complex located on the east side of town. Residents of the apartments received additional invitations to attend the meeting.

The Draft Housing Element was submitted to HCD in October, 2001. This document incorporates responses to the comments raised by HCD in a letter of December 21, 2001, regarding the City of St. Helena's Draft Housing Element. It also includes additional information requested by Cam Cleary of the Department of Housing and Community Development during a telephone conversation on April 12, 2002 and during a visit to St. Helena on May 21, 2002.

What Happens If a Housing Element Does Not Comply with State Law?

When a jurisdiction's Housing Element is found to be out of compliance with State law, its General Plan is at risk of being deemed inadequate, and therefore invalid. This is not a direct consequence of HCD's review and 'certification' of the Housing Element. The act of finding a Housing Element to be officially out of compliance, and therefore invalid, is a legal finding made by a court. However, when determining whether a Housing Element is inadequate, a court must give great weight to the determination of HCD.

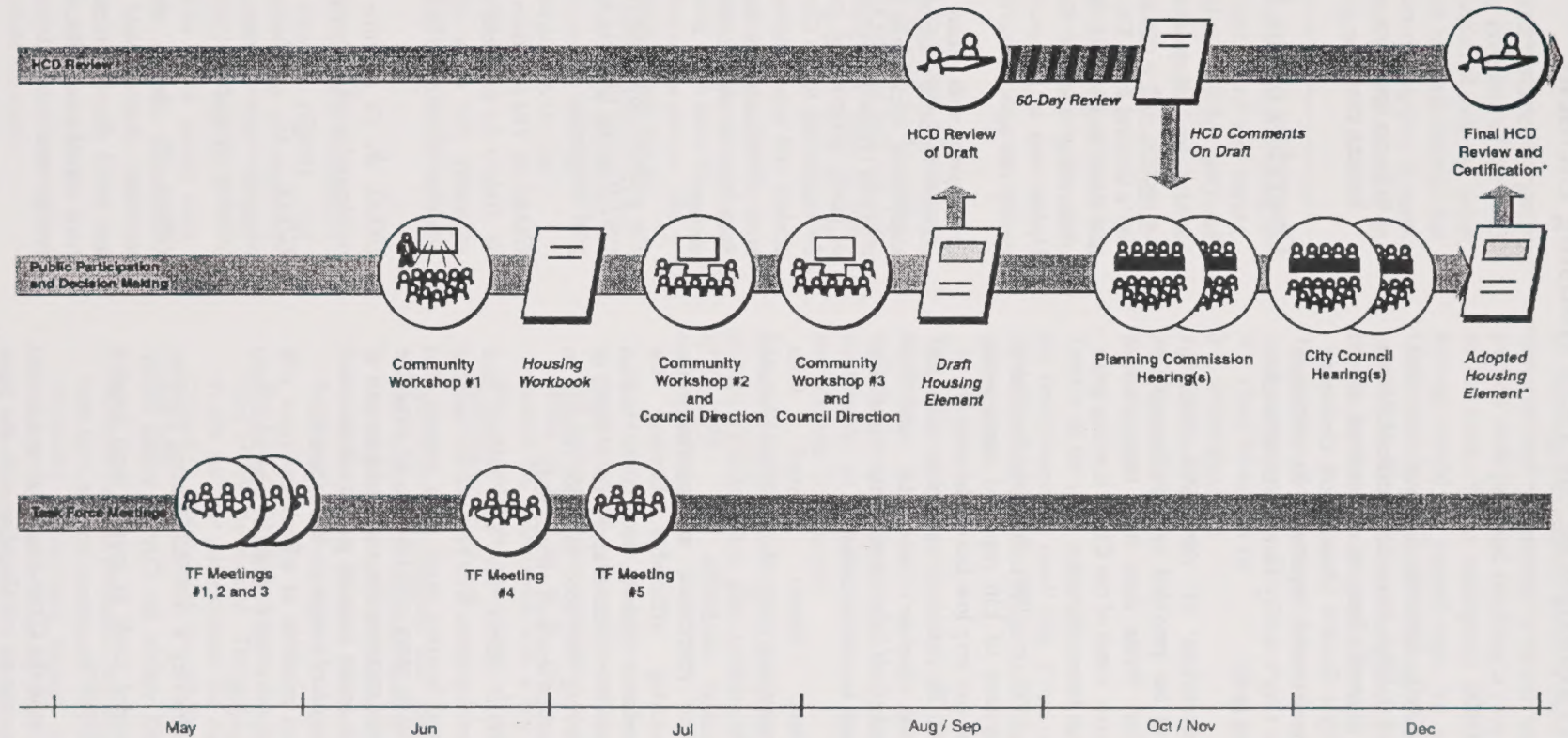
Because all planning and development decisions must be consistent with a valid General Plan, ***a local government with a non-compliant General Plan may not proceed to make land use decisions and approve development until it brings its General Plan—including its Housing Element—into compliance with State law.*** A Housing Element is considered out of compliance if: 1) It has not been revised and updated by the statutory deadline, or 2) its contents do not substantially comply with the statutory requirements.

Additional repercussions include:

- **Reduced Access to Infrastructure and Transportation Funding.** Both the California Infrastructure and Economic Development Bank (CIEDB) and the Bay Area's Metropolitan Transportation Commission (MTC) award funds based on competitions that take into consideration the approval status of a community's Housing Element. *Furthermore, a bill currently pending before the State legislature, Senate Bill 910, would reduce transportation funding to local governments that fail to achieve HCD certification of their Housing Element. If passed, this potential reduction in 'gas tax' revenues would represent a significant impact for many jurisdictions.*
- **Reduced Access to Housing Funds.** Lack of an HCD-certified Housing Element can seriously undermine a jurisdiction's ability to access competitive housing funds, such as state-controlled HOME funds.
- **Court Order Restricting Development and/or Approving Affordable Housing.** Upon finding that a Housing Element is out of compliance with the law, the court must order the community to bring the Element into compliance within 120 days *and*: 1) Suspend the locality's authority to issue building permits or grant zoning changes, variances or subdivision map approvals; *and/or* 2) mandate approval of residential developments that will not inhibit the ability of the locality to adopt an adequate element. (Affordable housing developments are presumed not to inhibit the adoption of an adequate element.)
- **Payment of Substantial Attorney Fees.** If a jurisdiction faces a court action stemming from its lack of compliance, and either loses or settles the case, it often must pay substantial attorney fees to the plaintiff's attorneys in addition to the fees paid to its own attorneys. These fees can easily exceed \$100,000.

Process Overview

June 2001



* State law requires that the updated Housing Element be adopted by City Council by December 31, 2001. The adopted Element is then submitted to HCD for final review and certification. HCD has 90 days to complete the final review process.

2. Evaluation of the 1993 Housing Element

Key Points

- The City's Housing Element was last updated in 1993. It was not certified by State HCD primarily because of concerns about the City's Growth Management Ordinance and the potential impacts of the ordinance on the City's ability to meet its affordable housing goals.
- Implementation of the 1993 Housing Element has provided valuable lessons for the City. While there have been notable successes, some of the City's housing goals have not been achieved.
- From 1990 to 1999, the City facilitated development of 136 regulated rental units for low and very low income households, as well as 20 detached ownership units for moderate income households and 10 attached 'self-help' ownership units for moderate income households.
- Important lessons learned from implementation of the 1993 Element include:
 - Price restrictions are necessary for ensuring affordable housing for moderate income households. Market rate developments approved in hopes of meeting this need have not resulted in desired levels of affordability.
 - While mixed use and second unit developments hold promise for meeting local housing needs in a manner that makes more efficient use of available land, ensuring that such units are part of the rental housing stock (and not used as guest cottages or second homes) and available at affordable prices will require a more proactive approach from the City.
 - Achieving a certified Housing Element will enable the City to access much-needed funds to support local housing programs.
 - Due to the City's small size and limited re-sources, collaboration with the Napa Valley Housing Authority will continue

to be an important component in the City's housing strategy.

Overview of the 1993 Element

The City of St. Helena's current Housing Element was adopted in September 1993 in conjunction with a comprehensive update of the City's General Plan. The prior Housing Element had been adopted by the City in 1989. The overarching goal of the 1993 General Plan Update was to *preserve the rural, small town quality and agricultural character of St. Helena.*

In keeping with State law requirements, the current Housing Element contains a needs assessment, vacant land inventory, evaluation of previous program achievements, and a statement of goals, policies and implementation measures for responding to the City's housing needs, constraints and opportunities. HCD's evaluation of areas of deficiency in the element in relation to State law is summarized at the end of this section.

The policies and implementing programs of the 1993 Housing Element are organized under four goal statements:

GOAL A. *The provision of adequate housing in St. Helena by location, type, price and tenure, especially for those of very low, low and moderate income and special needs house-holds.*

GOAL B. *To improve and conserve existing residential neighborhoods.*

GOAL C. *Reduce residential energy consumption and costs in order to maintain housing affordability.*

GOAL D. *Assure that housing programs maximize choice, avoid economic segregation and avoid discrimination based upon age, sex, race, sexual orientation, religion and ethnic background.*

Implementation of the Element and Evaluation of Its Effectiveness

This section summarizes and evaluates the goals, policies and implementing programs of the 1993 Housing Element. It focuses not only on 'what happened' but also on what has been learned that could be applied in the current update to make the City's Housing Element more effective in responding to local housing needs.

GOAL A. *The provision of adequate housing in St. Helena by location, type, price and tenure, especially for those of very low, low and moderate income and special needs households.*

Policy A-1. *To remove current local government constraints to the provision of very low, low and moderate income housing.*

Implementation:

- The City has modified its Growth Management System by setting aside 84 units for the purpose of satisfying the housing needs of very low, low and moderate income households. These 84 units will not be governed by the 17 units per year limitation.
- *The City shall expedite the permit approval process and shall consider the reduction of fees and extractions for housing which meets the needs of very low, and low income persons. The City shall consider waiver of certain fees for housing projects which serve persons of very low or low income. Such waiver will be determined on the basis of its effectiveness in reducing housing costs to levels targeted by the City.*

Time Frame: Annual, 1993-95

Objective: Avg. 14 units/year for mod. income

Evaluation

St. Helena's General Plan includes a Residential Growth Management System (GMS) that establishes an Annual Allocation of regulated building permits (defined in the Zoning Ordinance). In 1994 the GMS allowed for 17 residential building permits to be issued each year, with an exemption for 84 affordable housing units.

The GMS was modified in 1997 to facilitate the buildout of approved subdivisions that were anticipated to serve middle income families. The allocation of permits was increased for the years 1998 and 1999 to allow the sub-division units to be built in a short period

of time. It was thought that there would be an economy of construction and infrastructure costs by allowing the buildout within a short period of time, instead of issuing a fewer number of permits each year and requiring a slow buildout of the units. It was anticipated that these cost savings would be passed onto the consumer. Unfortunately, the market changes caused the price of the homes to escalate greatly by the time that the last homes were put up for sale.

The number of market rate units in the subdivisions totaled 155:

- Quail Meadows 16
- Westminster 23
- Meadowcreek 39
- Signorelli 60
- Wallis 17

Twelve of the units in the Signorelli subdivision are small homes on small lots. These units have served as moderate cost rental units, but they are not regulated.

The 17 market rate units of the Wallis subdivision were part of a larger project that included homes affordable to moderate income households, as summarized below (see Wallis and Marietta Townhouse).

136 regulated rental units for low and very low income families were also constructed during 1990-1999. The affordable housing units constructed were:

- **Hunt's Grove.** 56 apartments available for rental to persons with low and very low incomes. The apartments were constructed on a property owned by the City of St. Helena. The City assisted the development with a low cost long term ground lease and waiver of building and development impact fees.

Hunt's Grove Apartments was constructed in 1993 to provide 56 affordable housing units. The following information will be added to page 8 of the Draft Housing Element, Implementation of the Element and Evaluation of Its Effectiveness:

The City of St. Helena owns the land under Hunt's Grove Apartments. The land is leased for \$5,000 per year and payments are made to the City of St. Helena with two \$2,500 payments each year.

In connection with permanent financing received from the California Department of Housing and community Development through the Rental Housing Construction Program, limits are placed on occupancy of all units in the project. Twenty-five units are available to very low income tenants and thirty-one units are available to low income tenants. The property qualified for a low-

income housing tax credit under Section 42 of the Internal Revenue Code and corresponding provisions of the California Revenue and Taxation Code. Provisions of these laws require that the property remain low-income housing for fifty-five years.

- **Stonebridge.** 80 apartments available for rental to persons with incomes in the low and very low income categories. The City of St. Helena assisted the development by rezoning land and waiving building and development impact fees.
- **Wallis.** Twenty (20) single family detached units available for ownership to persons with incomes in the moderate income category. The City of St. Helena assisted the development by rezoning to allow small lots and reduced yards, and by waiving building and development impact fees.
- **Marietta Townhouses.** Ten (10) single family attached units available for ownership to persons with incomes in the moderate income category. The City of St. Helena assisted the development by rezoning the land to allow townhouses, by waiving building and development impact fees, and by extending permits to accommodate a slower paced self-help construction project.

In summary, during the time period of 1990 – 1999 the City of St. Helena constructed approximately 155 market rate units that were planned to accommodate middle income families; 30 regulated ownership homes for moderate income families; and 136 regulated rental units for low and very low income families.

After 1999 the allocation of building permits under the Growth Management System was revised to allow only 9 new residential building permits per year. The exemption for 84 regulated affordable units was eliminated, but a policy stating that *The City Council may allow the construction of an affordable housing project to exceed the annual allocation of permits provided the construction of an affordable project will not result in exceeding the total number of housing units allowed by the General Plan from 1993 to 2010.*

At the beginning of April 2001, 29 residential building permits had accumulated and were available for distribution. Guest cottages, second units and replacement units are exempt from the building permit allocation process.

Lessons Learned

- ☑ Affordability restrictions should be a required condition of approval whenever the City waives fees, expedites processing, or otherwise takes action to facilitate residential development. Because of the lack of affordability restrictions, market rate homes in several subdivisions that the City had hoped would serve moderate income households served only above moderate income households.
- ☑ City assistance in the form of low-cost land leases, rezoning, permit expediting, and waiving building and development impact fees has proven to be effective in facilitating affordable housing development.
- ☑ Housing developments that are regulated to achieve and maintain affordability for very low, low and moderate income households should be exempt from the City's Growth Management System.

Policy A-2. To actively pursue all available means to secure housing which is affordable to persons of very low, low and moderate income and with special housing needs.

- *Pursue private developers and low cost financing.*
- *Explore possibility of obtaining State authorized mortgage revenue bonds and/or mortgage credit certificates.*
- *Suggest other specific programs or projects.*
- *Continue Section 8 certificate program through Napa County Housing Authority.*
- *Explore Section 515 and 502 programs of the Farmers Home Administration.*
- *Adopt Inclusionary Housing Ordinance*

Implementation:

- a) *The City shall do the following:*
 1. *Pursue private developers and low cost financing mechanisms which will result in the development of housing which meets the needs of very low, low and moderate income persons.*
 2. *Explore the possibilities of obtaining State authorized mortgage revenue bonds and/or mortgage credit certificates for the purpose of financing purchase housing.*
 3. *Suggest such other specific programs or projects which will assist in meeting the housing needs of St. Helena.*

4. *The Napa County Housing Authority will continue to place Section 8 rent subsidy certificates for the homeless and non-homeless in St. Helena.*
5. *The City shall explore both Sec. 515 and 502 programs of the Farmers Home Administration. This should involve contact and encouragement of developers who specialize in construction of these rental and ownership programs.*

6. *Adopt an Inclusionary Housing Ordinance.*

Financing: City funds and Community Development Block Grant

Time Frame: Block Grant - apply for 1994 funding cycle. Mortgage Revenue Bonds - seek projects which will commit to a bond fund pooling to be packaged with other agencies.

Objective: 54 units for low and moderate income of 84 available

- b. *The City shall actively pursue at least 2 specific sites identified in Section 11.9, Sites Suitable for Affordable Housing, for development of housing for very low, low and moderate income persons by non-profit agencies.*

Time Frame: Site designation by January 1, 1994; approval of one site by July 1, 1994.

Objective: 50 units

Evaluation

The City of St. Helena has worked successfully with non-profit and for-profit developers to facilitate development of affordable housing for moderate, low and very low income households. The City continues to seek opportunities for further collaboration, particularly in light of the lack of multifamily housing development in the City during the past few years and the resulting lack of affordable housing to meet local needs. To this end, the City has placed a high priority on the update of its Housing Element, to both strengthen its policies and programs in support of affordable housing and to achieve certification from the State, thereby allowing the City to compete more successfully for State housing funds to support affordable housing.

Because St. Helena is a relatively small jurisdiction, it relies on its participation with the Napa Valley Housing Authority (NVHA) to promote decent and affordable housing for low income and very low-income residents. The NVHA serves each participating municipality by providing access to the countywide Section 8 and Mortgage Credit Certificate programs, administration of affordability agreements,

development and administration of State and Federal housing grants, development and monitoring of housing loan agreements, development and administration of mobile home rent stabilization programs, development and operation of farm worker housing services, administration of member housing trust funds, and coordination of emergency housing services. The County of Napa administers the NVHA.

The program for an Inclusionary Housing Ordinance was not implemented during the planning period.

Lessons Learned

- ☑ The City's participation with NVHA plays an important role in meeting local housing needs for low and very low income households. That participation should be continued and strengthened in the new ion should planning period.
- ☑ St. Helena has enjoyed previous successes in the development of high quality affordable housing through collaborative partnerships with nonprofit and for-profit developers. The City should more aggressively pursue additional collaborative efforts, focused on key opportunities sites, as a strategy for responding more effectively to the community's housing needs. The update effort should establish a stronger framework in support of such collaborations.
- ☑ Having a certified Housing Element can help the City compete more successfully for funding to support affordable housing development. The City is strengthening its Housing Element and striving to achieve certification in the current update effort.
- ☑ Although the City has not adopted the Inclusionary Housing Ordinance called for in the 1993 Housing Element, it should not be abandoned as a potential strategy for responding to the housing needs of moderate and lower income households. An inclusionary ordinance should be considered as a potential strategy along with other strategies. If determined to be a desirable strategy for implementation in the current planning period, the implementation framework should be strengthened to help ensure it is put into practice.

Policy A-3. *To encourage the provision of rental housing above first floor space of commercial buildings.*

Implementation:

The City has amended its zoning regulations to encourage the provision of non-transient rental housing above first floor space of commercial buildings.

Time Frame: Zoning Ordinance amendments completed

Objective: 10 units for low and moderate income

Evaluation

In the year 2000 the City of St. Helena approved the construction of twelve new studio apartments on the second floor of a historic commercial structure located in downtown St. Helena. The structure is undergoing a complete renovation including seismic retrofit. The exterior of the structure will be returned to it's turn of the century appearance. The units are not regulated for affordability. No public funds were available to assist the project and it was not economically feasible for the owner/developer to provide affordable units without assistance.

Lessons Learned

- ☒ Mixed use residential developments in and around the central business district are a viable housing option in St. Helena, as demonstrated by the recent market rate development. Policies related to mixed use should be continued, with additional attention focused on strategies for achieving affordability for lower income households in such units.

Policy A-4. *To promote the development of second dwelling units affordable to moderate income tenants.*

Implementation:

The City will prepare and adopt a homeowner's guide to developing second units in order to encourage and facilitate the construction of moderate income rental units.

Time Frame: Adopt guide by January 1994

Objective: Construction of 10 units per year starting in 1994

Evaluation

Thirty three (33) second units were constructed between April 1990 and March 2001. As the size of the second units is limited to a maximum of 600 square feet, even the full market rate for such units will generally be affordable for

moderate incomes. A homeowners guide to the construction of units was not prepared.

Lessons Learned

- ☒ Second units represent a traditional housing form in St. Helena and are relatively popular in both new construction and renovations. However, it is not clear how many of these second units are actually used to provide permanent rental housing. It is clear that many of these units are used as guest cottages for weekend and seasonal use by the property owner. While City efforts to increase second unit development may be warranted, consideration should be given to strategies for increasing utilization of both new and existing second units as rental housing.

GOAL B. *To improve and conserve existing residential neighborhoods.*

Policy B-1. *To establish a housing rehabilitation program utilizing Community Development Block Grant funds or other appropriate services.*

Implementation:

The City should apply for a Community Development Block Grant for the purpose of establishing a housing rehabilitation program which would include low interest loans and other assistance for homeowners whose property qualifies for rehabilitation assistance.

Time Frame: Report to Council on feasibility by July 1, 1993

Objective: Rehabilitate 10 units per year

Policy B-2. *To continue to monitor housing conditions.*

Implementation:

The Planning Director shall prepare a periodic progress report on the condition of existing housing in St. Helena.

Time Frame: Next report due January 1994

Evaluation

The City did not apply for Community Development Block Grant funds because of the belief that they would not be eligible without a certified Housing Element.

There are very few housing units in the City that need rehabilitation. A windshield survey in April 2001 found only 23 deteriorated single-family

units. An apartment complex of approximately 25 units is also deteriorated.

One significant achievement in the elimination of blight was the elimination of a eight very dilapidated rental units. These units were primarily converted accessory structures on the property surrounding a very old home. None of the units met building code or health and safety standards. The project was replaced with seven units. Three of the units are small single-family homes that were moved from elsewhere in the City and completely rehabilitated. These were sold at prices that reflect the lower end of the price range for non-regulated ownership housing in St. Helena. The City assisted this effort by rezoning the land. The other four units are contained in two duplexes that are rented at market rate.

Lessons Learned

- ☑ Rehabilitation of substandard housing is an issue affecting relatively few units in the City. Although it does remain an issue of concern for the City, a related issue with potentially greater impact is the loss of older, smaller housing units resulting from resale and subsequent demolition and replacement with larger, more expensive units. A policy and/or program to address this concern should be included in the updated Housing Element.
- ☑ As expressed in the evaluation discussion, the City has not competed for CDBG funds because its 1993 Housing Element was not certified by HCD. To remedy this situation, the City is strengthening its Housing Element and striving to achieve certification in the current update effort.

GOAL C. *Reduce residential energy consumption and costs in order to maintain housing affordability.*

Policy C-1. *Promote opportunities for use of solar energy by assuring solar access on all properties to be developed in the future.*

Implementation:

Investigate feasibility of a solar access ordinance which would protect solar access in all new subdivisions and planned developments. Such ordinance could include criteria which would be included in any design review processor could be a general policy by the Council to encourage use of solar water and space heating.

Time Frame: Adopt by January 1994.

Policy C-2. *Promote the use of energy conservation measures in low and moderate income housing and the housing rehabilitation program.*

Implementation:

All low and moderate income housing projects shall be required to include cost effective energy conservation measures. Energy conservation measures shall also be included as eligible rehabilitation improvements.

Time Frame: To coincide with rehabilitation and very low, low and moderate income housing development.

Evaluation

No local ordinances that promote energy conservation have been adopted. All new construction is in compliance with state building code requirements pertaining to energy conservation. In 1994 the City of St. Helena adopted a toilet retrofit program that requires developers to retrofit 5 existing homes to compensate for the water use of one new home. Commercial properties are required to retrofit a number of toilets dependent upon size and use of the structure. Approximately 1300 retrofits had been accomplished through the end of the year 2000.

Lessons Learned

- The current energy crisis in California has under-scored the importance of energy conservation for jurisdictions throughout the State. Of particular concern is the impact that soaring energy costs are having on households that are already struggling with housing affordability. Energy conservation measures should be strengthened, and should extend beyond just moderate, low and very low income households. Furthermore, the costs of implementing energy conservation measure should be placed within a long-term perspective, taking into consideration the potential savings in monthly household expenses over time.

GOAL D. *Assure that housing programs maximize choice, avoid economic segregation and avoid discrimination based upon age, sex, race, sexual orientation, religion and ethnic background.*

Policy D-1. Promote non-discrimination in housing throughout City housing programs.

Implementation:

- a. Make residents aware of equal housing laws and re-course through educational materials made available at City Hall, through the press and directly to real estate agents.
- b. Efforts at equal opportunity housing loans should be documented as part of the annual Community Rein-vestment Act from Savings and Loans.

Time Frame: Ongoing

Evaluation

The local agency that handles housing discrimination complaints is the Napa Valley Housing Authority (NVHA). The NVHA has a contract with Napa County Rental and Mediation Services (NCRMS) to take discrimination complaints for all local jurisdictions in Napa Valley. NCRMS also provides investigation, mediation, and testing services. HUD has recently granted funding to NCRMS for a demonstration project in the Valley.

The affordable units that have been constructed in St. Helena are well integrated into the community. The Hunt's Grove Apartments are located adjacent to single family homes that sell in the \$700,000 - \$900,00 range. The Wallis homes and Marietta Townhomes are adjacent to homes that sell in the \$500,000 range. These developments have established a positive track record for affordable housing developments in the City.

Lessons Learned

- The current policy and programs related to non-discrimination in housing have worked well and should be continued.

Summary of Comments from HCD

The City of St. Helena first requested review of the Housing Element by the State Department of Housing and Community Development in early 1993 with the submittal of a Draft Housing Element. HCD responded with a letter from Thomas B. Cook, Deputy Director, dated April 16, 1993. This first response from HCD found the 1993 Draft Housing Element deficient in several areas. The response included an extensive appendix of the changes needed to bring the Housing Element into compliance with Article 10.6 of Government Code.

Revisions were made to the document and a final Housing Element was adopted by the St. Helena City Council on September 28, 1993 along with the other elements of the General Plan. This version of the Housing Element was submitted to HCD and a second letter of response, was subsequently received from Mr. Cook on March 23, 1994. This letter both commended St. Helena's efforts and noted deficiencies in the plan. The most significant concern communicated was the need to amend the Growth Management Ordinance to accommodate the City's new construction needs for the 1990-1997 period.

On April 26, 1994, the City Council reviewed the Planning Director's response to the March 23, 1994 letter and requested that staff "bargain with HCD as best it can." There is not record of further correspondence between HCD and the City of St. Helena after a April 27, 1994 letter was sent from the City of St. Helena Planning Director to Thomas Cook, Deputy Director of HCD.

1993 HCD Review of St. Helena's Draft Housing Element

In its initial review of the City's Draft Housing Element in early 1993, HCD staff identified the following deficiencies:

Housing Needs, Resources and Constraints.

- Additional information and clarification was needed pertaining to land suitable for residential development including vacant sites, potential development, and emergency shelters.
- Expansion of the analysis of the housing stock conditions.
- Clarification of St. Helena's share of the regional housing need.
- City must use housing allocation cited in ABAG Housing Needs Determination 1989, not the population data in ABAG's Projections 1992.
- Expansion of Governmental Constraints Section, particularly the analysis of the Growth Management System.
- Expansion of the analysis of non-governmental constraints land cost, construction costs, financing.
- Expansion of the analysis of special needs for elderly and large households.
- Analysis of assisted housing developments that are eligible to change from low income uses during the next 10 years.

Goals, Policies and Quantified Objectives

- Clarification of the maximum number of housing units, by income category, that can be constructed, rehabilitated, and conserved over the planning period of the element.

Housing Programs

- Identification of adequate sites. Provide a complete land use inventory.
- Provisions for the siting of homeless shelters.
- Inclusion of programs which address and remove governmental constraints to the provision of housing, primarily the Growth Management System.
- Description of steps to pursue developers of low income housing.
- Additional information needed on second units, mixed use, large family units and farm worker housing.
- Description of efforts to achieve public participation.
- Clarify conflicts between Housing Element and other elements of General Plan.

1994 HCD Review of the Adopted Housing Element

Following adoption of the 1993 Housing Element by City Council, HCD commended the City for addressing many of the previous

deficiencies. However, it noted that further revisions were still needed to bring the element into compliance with State housing element law. In particular, HCD cited the need for the City to amend its growth control ordinance so that it could accommodate the City's new construction need based on the ABAG regional housing needs determination. Specific issues identified in HCD's letter to the City are summarized below:

Housing Needs, Resources and Constraints

- Further clarification and analysis of the vacant land survey.
- Utilization of the 1989 ABAG Housing Needs Determination is required. City should not use the ABAG Projections '92.
- Further expansion of the analysis of governmental constraints is needed.
- Further expansion of the nongovernmental constraints.

Housing Programs

- Further clarification of sites for variety of housing types.
- Description of programs which remove governmental constraints.
- More description of other programs.

These issues were not resolved subsequent to the 1994 correspondence with HCD.

3. Regional Housing Needs, 1999-2006

Key Points

- St. Helena's 'fair share' of the regional housing need is based on estimates of the local vacancy rate, projected local population growth, projected local job growth, and the local and regional in-come distribution.
- St. Helena's regional housing need establishes a goal of 142 new units between 1999 and 2006, with 55 units for above moderate income house-holds; 36 units for moderate income households; 20 units for low income households; and 31 units for very low income households.
- St. Helena's regional housing need represents approximately 2 percent of the countywide need in each income category.
- The City has already approved 54 units of above moderate income housing that respond to the 1999-2006 housing need. This leaves one more unit of unmet need for above moderate income housing. There have been no applications (and therefore no approvals) for units in the moderate and lower income categories.

About the Regional Housing Needs Process

Every city and county in the State of California has a legal obligation to respond to its 'fair share' of the projected future housing need in the region in which it is located.

For St. Helena, the regional housing need is determined by the Association of Bay Area Governments (ABAG), based upon an overall regional housing need number established by the State. Over the course of the past year and a half, ABAG has determined the fair share of the regional housing need that must be planned for by each jurisdiction during the 1999 to 2006 planning period. That need is divided into four income categories of housing affordability (in accordance with State law). ABAG's allocations are based on an analysis of:

- The vacancy rate in each city and the existing need for housing it implies;
- The projected growth in the number of households;
- The local and regional distribution of income; and
- The need for housing generated by local job growth.

TABLE 3.1: *Napa County's Regional Housing Needs Determination by Income Category (1999-2006)*

Jurisdiction	Total Projected Need	Very Low	Low	Moderate	Above Moderate
American Canyon	1,323	230	181	353	559
Calistoga	173	44	31	41	57
Napa	3,369	703	500	859	1,307
St. Helena	142	31	20	36	55
Yountville	87	21	15	20	31
Unincorporated Remainder	1,969	405	272	466	826
Napa County Total	7,063	1,434	1,019	1,775	2,835

Source: Association of Bay Area Governments, 2000.

St. Helena's 'Fair Share' of the Regional Housing Need

Table 3.1 on the previous page summarizes the housing need determinations for all of the jurisdictions in Napa County. St. Helena's 'fair share' of the regional housing need has been determined to be:

- **31 units** affordable to *very low income* households
- **20 units** affordable to *low income* households
- **36 units** affordable to *moderate income* households
- **55 units** affordable to *above moderate income* households
- **142 units total**

These numbers represent approximately 2 percent of the total countywide need in each income category.

The ABAG Regional Housing Needs Determination figures for all jurisdictions in the Bay Area can be found on the ABAG website at <http://www.abag.ca.gov>

What the Numbers Mean

Because local jurisdictions are rarely if ever involved in the actual construction of housing units, the fair-share numbers establish goals that should be used to guide planning and development decision making.

Specifically, the numbers establish a gauge by which to determine whether the City is allocating adequate sites for the development of housing (particularly housing at higher densities to achieve the housing goals for lower income households). Beyond this basic evaluation of sites (which must be serviced by necessary infrastructure facilities), the City must review its land use and development policies, regulations and procedures to determine if any of them are creating unreasonable constraints on housing development to meet its fair-share need. Furthermore, the City must demonstrate that it is actively supporting and facilitating the development of housing affordable to lower income households.

Progress Towards Meeting the Need

The planning period for the current Housing Element cycle extends from January 1999 through July 2006. Units built after January 1, 1999 as well as currently approved units may be counted towards meeting St. Helena's new regional housing need numbers.

Table 3.2 summarizes St. Helena's built or currently approved units and the remaining balance of housing need.

TABLE 3.2: St. Helena's Unmet Housing Need, 1999-2006

Income Category	Fair-Share Need	Built/ Approved	Remaining
Very Low	31	0	31
Low	20	0	20
Moderate	36	0	36
Above Moderate	55	54	1
TOTAL	142	54	88

Source: City of St. Helena Planning Department

Income Limits

The regional housing need is subdivided into four in-come groups. Income limits are updated annually by the US Department of Housing and Urban Development (HUD) for each county. For many State and local programs, the State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits are similar to those used by HUD. Income categories are:

- *Very Low Income Households*—households earning less than 50% of median household income.
- *Low Income Households*—households earning 50 to 80% of median household income.
- *Moderate Income Households*—households earning 80 to 120% of median household income.
- *Above Moderate Income Households*—households earning more than 120% of median household income.

The most recent HCD income limits, by county and size of household, are online at <http://www.hcd.ca.gov>.

4. Analysis of Housing Needs

Key Points

- St. Helena's population increased 19 percent in the last decade, to a total of 5,950 people in 2000. This was the second highest growth rate in the County.
- St. Helena's population is expected to increase an average of 0.7 percent per year through the year 2020.
- St. Helena has grown younger and more diverse in the past ten years, with growth in the Hispanic population from 20 percent to 28 percent of the City's population.
- Jobs in St. Helena are expected to increase 20 percent over the next 20 years, outpacing population growth. Most jobs will be in tourism and agriculture, both of which have relatively low wage structures.
- The City added 343 housing units in the past ten years. Of the new units constructed, 166 were regulated units affordable to moderate, low and very low income households.
- While the City has grown increasingly wealthy since 1990, it has also grown increasingly dichotomized between 'very low income' households and 'above moderate income' households, with a decline in the percentage of households in the 'moderate income' category.
- Housing prices and rents have increased significantly in the past ten years, making housing unaffordable to many residents. This trend is likely to continue well into the future.
- There are many families and individuals in St. Helena with special housing needs, including seniors, people with disabilities, large households, female-headed households, farm workers, and people who are homeless.

Population & Employment Trends

Population Growth

The recently released census figures indicate a year 2000 population in St. Helena of 5,950 people, a 19 percent increase from the 1990 population of 4,990.

California's Department of Finance estimates for the year 2000 had been 6,216, an over count of 266 people (4.5%).

As **Table 4.1** on the following page Indicates, the majority of jurisdictions in Napa County experienced significant population increases between 1990 and 2000, with St. Helena having the second highest rate of growth (American Canyon had the highest). Napa County, including both the incorporated and unincorporated areas, grew twelve (12) percent during the ten-year period.

When measured by decade, St. Helena's population growth shows considerable fluctuation. For example, between 1970 and 1980, the population grew by fifty-four (54) percent due to a large number of housing developments being built, while in the decade that followed, the population increased at a rate of only two (2) percent. However, the growth rate rebounded after 1990 (see **Table 4.2**).

These fluctuations in the rate of growth are due to a combination of market factors and infrastructure capacity issues that have periodically constrained growth. The slow growth of the 1980s resulted from a State-mandated sewer hookup moratorium policy. Due to the limited capacity of the City's wastewater treatment plant, new sewer connections were restricted between 1981 and 1988. Once the wastewater treatment plant was upgraded in 1988, the State rescinded the moratorium, allowing the market to respond to pent-up demand for new housing.

Napa County has experienced more consistent population growth rates over the past forty years. As with St. Helena, the fastest growth occurred during the 1970s and then slowed over the following two decades.

TABLE 4.1: Regional Population Growth, 1990 - 2000

Jurisdiction	1990 Population (a)	2000 Population (b)	Percent Change 1990 - 2000
St. Helena	4,990	5,950	19.2
Calistoga	4,468	5,190	16.2
Yountville	3,259	2,916	-10.5
American Canyon	7,734	9,774	26.4
City of Napa	61,865	72,585	17.3
Napa County	110,765	124,279	12.2
Sonoma	8,168	9,128	11.8
Healdsburg	9,469	10,722	13.2
Sebastopol	7,001	7,774	11.0
Sonoma County	388,222	458,614	18.1
Vallejo	109,199	116,760	6.9

Sources:

(a) US Dept. of Commerce, Bureau of the Census, 1990 Census Report

(b) US Dept. of Commerce, Bureau of the Census, Profile of General Demographic Characteristics, Census 2000

TABLE 4.2: St. Helena Population Growth, 1960 to 2000

Year	St. Helena		Napa County		State of California	
	Population	% Change	Population	% Change	Population (1000s)	% Change
1960	2,722		65,890		15,863	
1970	3,173	16.6%	79,140	20.1%	20,039	26.3%
1980	4,898	54.4%	99,199	25.3%	23,782	18.7%
1990	4,990	1.02%	110,765	11.7%	29,944	25.9%
2000	5,950	19.2%	124,279	12.2%	33,872	13.1%

Source: US Dept. of Commerce, Bureau of the Census

TABLE 4.3: St. Helena Population Projections, 2000 to 2020

Year	Population	Percent Change
2000	6,000	
2005	6,200	3.3%
2010	6,400	3.2%
2015	6,600	3.1%
2020	6,800	3.0%

Source: Association of Bay Area Governments, Projections 2000

Population Projections

The Association of Bay Area Governments (ABAG) projects that St. Helena will grow to a population of 6,800 people by the year 2020 (Table 4.3). This represents a 13.3 percent increase over the 20-year period, or an average annual growth rate of 0.7 percent. During this same period, the population in Napa County is projected to increase 23 percent, representing an average annual growth rate of 1.1 percent. In both cases, the ABAG projections indicate a decreasing rate of growth in both the City of St. Helena and Napa County as a whole. The highest rate of growth in the County is expected in American Canyon (expected to grow by 59% over the 20 year period), followed by Calistoga, which is expected to increase its population by 49 percent from 2000 to 2020. The projected decline in St. Helena's growth rate is largely due to the limited supply of land in the city, as well as resource- and infrastructure-related growth constraints.

Age

The age distribution of a population can indicate the special housing needs and the direction of future housing development in a community. For example, a community with a large proportion of seniors will have different housing needs than a community with a predominance of young families.

The recently released 2000 census figures indicate that just over 17 percent of St. Helena's population is 65 years of age or older, with a median age of 40. This represents a younger population than in 1990, when 25 percent of the City's population was 65 or over, and the median age was 41. However, in both 1990 and 2000, St. Helena had a population that was older on average than the population of the County as a whole, despite the fact that Napa County has the largest percentage of people over the age of 62 in the Bay Area.

The City has grown slightly younger in the past ten years, with approximately 25 percent of the population new under the age of 18, compared to 24 percent in 1990. This is approximately the same as the percentage of children in the County as a whole and higher than the average for the Bay Area (23.6)

Ethnicity

St. Helena has a large and growing Hispanic population, representing 20.7 percent of the

City's population in 1990 and 28.4 percent in 2000. A profile of the City's racial composition is shown in Table 4.4 .

TABLE 4.4: Population by Race, Year 2000

Total Population	5,950	100.0%
White	4,900	82.4%
Black or African American	26	0.4%
American Indian/Alaska Native	27	0.5%
Asian	42	0.7%
Native Hawaiian/ Other Pacific Islander	10	0.2%
Other race	766	13.2%
Two or more races	159	2.7%

Hispanic or Latino and Race

Hispanic or Latino (of any race)	1691	28.4%
Mexican	1494	25.1%
Puerto Rican	14	0.2%
Cuban	5	0.1%
Other Hispanic/Latino	078	3.0%

Source: US Dept. of Commerce, Bureau of the Census

Household Characteristics

The Bureau of the Census defines a household as all persons who occupy a housing unit, including families, single people, or unrelated persons. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

The number of households in St. Helena increased 11.3 percent between 1990 and 2000, adding 242 additional households for a total of 2,380 households in 2000. As shown in Table 4.5, 62 percent of households in 2000 were families and 38 percent were not. Most of the City's non-family households were people living alone, with about half of those age 65 or over (representing about 16 percent of all households).

TABLE 4.5: Households by Type, Year 2000

Total Households	2,380	100.0%
Family households	1,482	62.3%
with children under 18 yrs	722	30.3%
Non-family households	898	37.7%
householder living alone	752	31.6%

Source: U.S. Department of Commerce, Bureau of the Census

The average household size in St. Helena has been increased in the past ten years, from 2.31 in 1990 to 2.48 in 2000. By comparison, the average household size in Napa County has increased from 2.54 in 1990 to 2.62 in 2000. The average household sizes in both the City and the County are expected to remain relatively steady through the year 2020, dropping slightly to an average of 2.39 in St. Helena and 2.57 in Napa County as a whole.

Jobs and Economic Development

St. Helena is at the center of one of the world's most important grape-growing and wine-processing regions. The wine industry and related tourism are the two primary job generators in the City and surrounding area. According to *Projections 2000* (ABAG, 2000), there were 5,180 jobs in the City and its "sphere of influence" in 2000,¹ with the largest percentage of jobs in the service, manufacturing, and wholesale categories.

Approximately 45 percent of St. Helena residents actively participated in the labor force in 2000, down from 49 percent in 1990. The service sector comprised 30 percent of St. Helena's labor force. This figure represents a slight increase since 1990 when 27 percent of the city's labor force was employed in the service industries. The manufacturing and wholesale service sector also provided a significant percentage (25 percent) of St. Helena's jobs in 2000, a slight decrease from 28 percent in 1990. Retail trade comprised 18 percent of St. Helena's job market.

According to *Projections 2000*, the number of jobs in St. Helena is expected to grow by nearly 20 percent between 2000 and 2020, outpacing population growth (projected to grow a little over 13 percent during the same period). *Projections 2000* also states that businesses unrelated to wine and tourism have located in the Napa Valley in increasing numbers in recent years, and St. Helena has likely absorbed a portion of these new industries.

Salary and wage information for various job classifications is discussed later in this chapter, under 'Housing Affordability.'

Housing Characteristics

Housing Unit Development, 1990-2000

The 2000 census counted 2,707 housing units in St. Helena, an increase of 14.5 percent (343 units) from the 1990 figure of 2,364 housing units. Of the new units constructed in the 1990s, 166 were regulated units affordable to moderate, low and very low income households. The remainder were primarily market-rate single family homes, 33 of which were built with new 'second units.' Though it is not known how many of the new second units were used as rental units rather than guest accommodations, those that were rented would have most likely been at rents affordable to moderate income households. Detailed breakdown of the census' housing data is not yet available. However, applying the percentage distribution of the Department of Finance's 2000 estimate (which was 71 units higher than the census count), provides the breakdown listed in Table 4.6.

TABLE 4.6: Housing Units by Type, Year 2000

Total Housing Units	2,707	100.0%
Single Family	1833	67.7%
detached	1662	61.4%
attached	171	6.3%
Multi-Family		24.8%
2 to 4 units	189	7.0%
5 or more units	455	16.8%
Mobile Homes	222	8.2%

Source: Estimate based on Census 2000 total housing unit count and CA Dept. of Finance housing estimates, year 2000.

Following is a list of the affordable housing developments built in St. Helena between 1990 and 1999:

Hunts Grove 56 rental apartments for low and very low income households

Stonebridge 80 rental apartments for low and very low income households

Wallis 20 single family detached homes for sale to moderate income households

Marietta 10 town homes for-sale to moderate income households

Tenure

'Tenure' refers to whether a housing unit is rented or owned. According to the 2000 census figures, there were 1,332 owner-occupied units in St. Helena (56 percent of all occupied units) and 1,048 units of renter-occupied units (44 percent of the total) in the year 2000 (see Table 4.7). This is a very slight increase in the percentage of owner-occupied units in comparison to 1990 (when 55 percent were owner-occupied and 45 percent were rented).

Vacancy Rates

The vacancy rates for housing in St. Helena, as indicated by the 2000 census, are shown in Table 4.7.

TABLE 4.7: Vacancy Rates, Year 2000

Total Housing Units	2,707	100.0%
Occupied	2,380	87.9%
owner-occupied	1,332	49.2%
renter-occupied	1,048	38.7%
Vacant	327	12.1%
for seasonal, recreational or occasional use	114	4.2%
Homeowner vacancy rate		6.9%
Rental vacancy rate		4.4%

Source: US Dept of Commerce, Bureau of the Census, 2000

Age and Condition of the Housing Stock

St. Helena has a wide variety of housing, with many older homes that are valued for their historic quality and character. Table 4.8 provides a breakdown of housing units by age from the 1990 census. Updated information for 2000 is not yet available, but an estimate of the current age breakdown of units in St. Helena is provided in the last column of Table 4.8 (based on the 1990 breakdown and construction/demolition data from the past ten years).

In total, 22 housing units were demolished in the City during the past ten years. Most of these units were demolished to make way for new housing development. Many older homes (especially those with historic architecture) were also purchased and improved during the past ten years. A windshield survey by City staff did not identify any units currently in need of rehabilitation or replacement.

TABLE 4.8: Age of Housing, 1990 and 2000

	1990	2000 (estimate)
less than 10 years	401	365
11 to 20 years	636	401
21 to 30 years	424	636
31 to 40 years	162	424
41+ years	741	881
Total	2,364	2,707

Source: US Dept. of Commerce, Bureau of the Census, 1990; City of St. Helena, construction and demolition data, 1990 - 2000.

Overcrowding

Overcrowded households are defined as housing units with greater than 1.01 persons per room, excluding bathrooms, hallways, and porches. According to the 1990 Census, approximately 6 percent of the households in St. Helena (138 households) lived in overcrowded conditions. Nationally, less than 5 percent of homes were classified as overcrowded, while in California approximately 12 percent of households were overcrowded in their housing. The rate of overcrowding was much higher in rental units (approximately 10 [percent of all rental units were overcrowded]) than for owner-occupied units. See Table 4.9.

Year 2000 data on overcrowding is not yet available from the Bureau of the Census. However, given the trends in housing prices in the City and the very low vacancy rate, it is likely that the incidence of overcrowding has increased in the past ten years, as households join together in order to afford rent or home payments. If the same percentage of households were overcrowded in 2000 as there were in 1990, there would be 143 overcrowded households in St. Helena. It is likely that the number is higher.

TABLE 4.9: Overcrowded Housing by Tenure, 1990

	Overcrowded Units	% Overcrowded
Owner Occupied	29	2.2%
Renter Occupied	109	10.4%
Total	138	5.8%

*Defined as units with more than 1.01 persons per room.
Source: US Dept. of Commerce, Bureau of the Census, 1990.

Housing Affordability

An adequate supply of affordable housing, including rental and owned housing, is essential to satisfying the housing needs of all economic segments of St. Helena's existing and projected population. When housing affordability erodes, many residents experience direct negative effects. Those on fixed incomes are not able to keep up with rising rents; local employees move further away from their jobs in search of affordable housing in other communities; and many households postpone home improvements and new investments, and /or devote an increasing proportion of their monthly budget to meeting housing costs.

Overcrowding also increases as people turn to sharing homes and apartments to reduce monthly costs. A lack of affordable housing also impacts the local economy as employers experience difficulty in attracting and retaining qualified employees who are in turn finding it increasingly difficult to find housing in the local area that they can afford. The analysis of housing affordability requires consideration of trends in household income in comparison to trends in housing prices and rents, trying to quantify as best possible the incidence of overpayment for housing costs, or what we might term 'the affordability gap' between the structure of local wages and salaries and the costs of local housing.

Household Income

Income is defined as wages, salaries, pensions, social security benefits, and other forms of cash received by a household. Non-cash items, such as Medicare and other medical insurance benefits are not included as income.

Table 4.10 on the following page presents St. Helena's distribution of household income in 1989 (based on 1990 census data) and the year 2000 (estimate provided by Claritas, Inc.). **Table 4.11** presents average household income data for St. Helena and other Napa County jurisdictions from 1990 through the year 2020 (projected income data provided by the Association of Bay Area Governments). Note that all of the data provided, with the exception of 1989/1990 data, are *estimates* or *projections*. Income data from the 2000 Census is not yet available.

Table 4.12 shows the income distribution for 1990 based on the State and Federal income limit definitions (see definition on page 16), and an estimate of the distribution for the year 2000 based on the year 2000 household income estimates shown in Table 4.9. As these tables show, St. Helena's income distribution has shifted over the last ten years, and is expected to continue shifting in the coming 20 years.

While the City has grown increasingly wealthy in the past ten years, it has also grown increasingly dichotomized between 'very low income' households and 'above moderate income' households. Based on current estimates, both of these income groups grew as a percentage of total households during the 1990s, while 'low income' households remained about the same and 'moderate income' households declined from about 25% of all households to an estimated 20% of all households (see **Table 4.12**).

Projections for the next twenty years indicate that the upward trend in incomes in St. Helena is expected to continue. The Association of Bay Area Governments projects that the City's average (mean) income will rise from \$54,800 in 1990 to a projected \$89,900 in 2020, the highest of any other city in Napa County. However, this trend will not necessarily mean a reduction in the percentage of low and very low income households in St. Helena. On the contrary, given that the City's primary economic activity will continue to be focused on agriculture and tourism, it is likely that the percentage of St. Helena households that qualify as 'low' and 'very low' income will continue to grow as well, with an increasing number of high income households raising the area's median income, and therefore raising the level of income needed to qualify as either a 'moderate' or 'above moderate' income household.

Housing Costs

Home prices and rents have increased substantially in St. Helena in recent years, with prices considerably higher than the countywide average. Sales data from the 2000 calendar year are summarized in **Table 4.13**. A recent survey of rents in St. Helena is summarized in **Table 4.14**.

TABLE 4.10: Household Income Distribution, St. Helena and Napa County, 1989 and 2001 (estimate)

	St. Helena		Napa County	
	1989	2000 (estimate)	1989	2000 (estimate)
less than \$15,000	20.1%	12.3%	17.0%	9.0%
\$15,000 to \$24,999	14.5%	10.5%	15.3%	10.6%
\$25,000 to \$34,999	14.9%	11.4%	14.7%	10.9%
\$35,000 to \$49,999	19.2%	14.9%	20.0%	14.3%
\$50,000 to \$74,999	17.6%	21.6%	19.9%	22.4%
\$75,000 to \$99,999	6.4%	11.5%	7.0%	14.0%
\$100,000 to \$149,999	4.2%	10.9%	3.6%	11.2%
\$150,000 to \$249,999	2.3%	4.0%	1.6%	5.2%
\$250,000 and above	0.8%	2.8%	0.9%	2.4%

Source: US Dept of Commerce, Census Bureau, 1990 census data; Claritas, Inc., year 2000 estimates.

TABLE 4.11: Average (Mean) Household Incomes, Napa County Jurisdictions, 1990 through 2020

	1990	2000	2010	2020
American Canyon	\$ 57,200	\$ 65,500	\$ 73,300	\$ 80,100
Calistoga	\$ 44,000	\$ 55,600	\$ 72,100	\$ 82,500
Napa (city)	\$ 52,000	\$ 60,900	\$ 68,900	\$ 75,200
St. Helena	\$ 54,800	\$ 65,600	\$ 79,200	\$ 89,900
Yountville	\$ 44,500	\$ 56,000	\$ 70,500	\$ 83,500
Napa County (total)	\$ 57,100	\$ 66,600	\$ 75,200	\$ 81,300
Bay Area (total)	\$ 64,100	\$ 76,400	\$ 86,600	\$ 94,200

Source: Association of Bay Area Governments, Projections 2000.

TABLE 4.12: Income Distribution by Income Limit Categories, St. Helena, 1990 and 2000 (estimate)

	1990	2000 (est.)
Very Low Income (less than 50% of median)	22.6%	26.1%
Low Income (50 to 80% of median)	17.6%	17.7%
Moderate Income (80 to 120% of median)	24.9%	20.0%
Above Moderate Income (over 120% of median)	34.9%	36.2%

Source: Association of Bay Area Governments, Housing Needs Determinations, 1989; year 2000 estimated distribution based on household income estimates from Claritas, Inc. and year 2000 income limit data from HCD.

TABLE 4.13: Home Price Data, 2000

Jan - Dec 2000	
Single Family Homes	
number of sales	130
median Price	\$ 606,000
average Price	\$ 876,763
Condos / Townhomes	
number of sales	8
median price	\$ 292,500
average price	\$ 302,875
Mobile Homes	
number of sales	3
median price	\$ 100,000
average price	\$ 117,833
Total, All Housing Types	
median price	\$ 585,000
average price	\$ 839,955
Median Sales Prices, Other Jurisdictions	
Napa (City of)	\$ 280,000
Calistoga	\$ 375,000
Total County	\$ 275,000

Source: Bay Area Real Estate Information Services

TABLE 4.14: Rental Data, 2000/2001

Mar 2000-Mar 2001 Rent Range	
Apartments	
studio	\$595 - 800
one bedroom	\$650 - 1,095
two bedroom	\$750 - 1,475
Single Family Homes	
one bedroom	\$900 - 1,650
two bedroom	\$1,300 - 3,100
three bedroom	\$1,600 - 4,550

Source: St. Helena Star Classified Ads (one edition from each month, March 2000 through March 2001)

Ability to Pay for Housing

It is generally expected that people can afford to pay about a third of their income on housing. It is therefore critical to understand the relationship between household income and housing costs to determine how affordable—or unaffordable—housing really is.

The graphic on the following page lists the 'income limits' for households in Napa County

for the year 2001. These are the income levels that define a household as 'very low income,' 'low income,' 'moderate income' or 'above moderate income.' They are based on the median income in the county, by size of household. The graphic also includes examples of job classifications and household compositions that would fit within each income category.

Table 4.14 then translates each of the income categories into 'affordable rents' and 'affordable home prices.' These are the rents and home prices that a household earning that level of income could be expected to pay if they were to spend approximately a third of their income on housing. The exact amount that they could pay would of course depend on the amount of down payment they could afford and the specific terms of their mortgage. These are rough calculations, meant as 'indicators' only. They assume a 10 percent down payment and interest rate of 7.5 percent.

Incidence of Overpayment

Households 'overpay' for their housing when they must pay more than 30 percent of their income on housing. Because income and housing cost data from the 2000 census are not yet available, the most reliable data on the incidence of overpayment in St. Helena is from the 1990 census. Table 4.16 summarizes the 1990 data on overpayment in St. Helena, broken down by tenure and age of householder.

Further review of overpayment data by household income indicates that the highest incidence of overpayment is (not surprisingly) among lower income rental households. For renter households that reported an annual income of less than \$20,000, nearly 80 percent were paying more than 30 percent of their household income for housing costs. Among renter households earning between \$20,000 and \$35,000, nearly 40 percent were paying more than 30 percent of their household income for housing.

Given the household income trends and housing cost trends discussed previously, it is reasonable to conclude that the incidence of overpayment for very low, low and moderate income households has increased during the past ten years. As in the 1990 data, we would expect the highest incidence of overpayment to be among renter households.

TABLE 4.15: Affordable Rents and Home Prices, Napa County, 2001

Family Size	Very Low Income	Can Afford...		Low Income	Can Afford...		Moderate Income	Can Afford....	
		Rent	Home Price		Rent	Home Price		Rent	Home Price
1	\$19,500	\$488	\$72,222	\$31,200	\$780	\$115,556	\$46,800	\$1,170	\$173,333
2	\$22,300	\$558	\$82,593	\$35,650	\$ 891	\$132,037	\$53,500	\$1,338	\$198,148
3	\$25,050	\$626	\$92,778	\$40,100	\$1,003	\$148,519	\$60,150	\$1,504	\$222,778
4	\$27,850	\$696	\$103,148	\$44,550	\$1,114	\$165,000	\$66,850	\$1,671	\$247,593
5	\$30,100	\$753	\$111,481	\$48,100	\$1,203	\$178,148	\$72,200	\$1,805	\$267,407
6	\$32,300	\$808	\$119,630	\$51,700	\$1,293	\$191,481	\$77,550	\$1,939	\$287,222
7	\$34,550	\$864	\$127,963	\$55,250	\$1,381	\$204,630	\$82,900	\$2,073	\$307,037
8	\$36,750	\$919	\$136,111	\$58,800	\$1,470	\$217,778	\$88,250	\$2,206	\$326,852

Source: US Dept of Housing and Urban Development, effective April, 2001 (not including Affordable Rent calculations)

TABLE 4.16: Incidence of Housing Overpayment by Tenure and Age of Householder, 1990

	Paying 30% or more	Paying Less than 30%
Renters	42.7%	57.3%
15 to 64 years	35.0%	65.0%
65 years and over	61.7%	38.3%
Owners	23.3%	6.7%
15 to 64 years	29.9%	70.1%
65 years and over	13.2%	86.8%
Total	35.4%	64.6%

Source: US Dept. of Commerce, Bureau of the Census, 1990 Census

Napa County 'Income Limits' - Year 2001

with household income examples



Retail Clerk
Full-time, Single,



Elementary School Teacher
3 Years Experience,



Firefighter
Married, Stay-at-Home Spouse, One

Family Size	Very Low Income (50% of median and below)	Low Income (up to 80% of median)	Median Income	Moderate Income (up to 120% of median)	Above Moderate Income (over 120% of median)
1	\$ 19,500	\$ 31,200	\$ 39,000	\$ 46,800	over \$ 46,800
2	22,275	35,640	44,550	53,460	over \$ 53,460
3	25,075	40,120	50,150	60,180	over \$ 60,180
4	27,850	44,560	55,700	66,840	over \$ 66,840
5	30,075	48,120	60,150	72,180	over \$ 72,180
6	32,300	51,680	64,600	77,520	over \$ 77,520
7	34,525	55,240	69,050	82,860	over \$ 82,860



Winery Worker
Full-time, Spouse and



Admin Assistant
Working Spouse,



Health Care Professional
Married, Working Spouse,

Special Housing Needs

In addition to the general housing needs of the population, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special housing needs be addressed: people who are homeless; seniors; people with disabilities; large families; female-headed households; and farmworker households. For these groups, the Housing Element should take into account any local factors that create an extraordinary need for housing, and should quantify those needs as best possible.

Seniors

Senior households can be defined in part by the age distribution and demographic projections of the population. As discussed on page 19, just over 17 percent of St. Helena's population is 65 years of age or older (just over 1000 persons in the year 2000). Although seniors represent a proportionally smaller part of St. Helena's population than in 1990, the City was older on average than the population of the County as a whole in both 1990 and 2000. And according to 2000 Census, Napa County has the highest percentage of seniors than any other county in the Bay Area.

Seniors have a wide range of housing needs, including barrier-free design; second units on lots with existing homes; shared living arrangements; access to shopping, transit and community facilities; congregate care housing, skilled nursing facilities, and housing assistance programs. Seniors also tend to prefer smaller, low-maintenance units over larger units and single family homes. According to a private study conducted by Haran Hall Limited, the average senior unit in the Bay Area houses 1.2 persons as compared to the average household size in St. Helena of 2.48.

The issue of affordable housing is critical to many seniors, especially to those who are renters and/or living alone. As shown in Table 4.15, the highest incidence of housing overpayment in 1990 was among renters age 65 and over.

As reflected in the demographic statistics and supported by anecdotal information, St. Helena is becoming a popular place for retirees. This trend, combined with the

increasing life expectancy of the City's current population, will create additional need for housing that meets the needs of seniors during the current planning period.

People with Disabilities

People with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. 'Barrier-free design' housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group. The 1990 census indicated that approximately 15 percent of people age 16 and up in St. Helena had a disability that prevented them from participating in the workforce, including 150 people age 16 to 64, and 463 people over the age of 65. Updated figures from the 2000 census are not yet available. However, as the 1990 numbers demonstrate, many seniors experience mobility impairments and other disabilities. These further affect their housing needs and choices. Non-seniors with disabilities may also require special accommodations that must be tailored to their specific needs. Perhaps the most important thing to keep in mind in regard to housing for people with disabilities is that there are a wide range of different disabilities, and different people with the same 'disability' may have very different levels of functioning which affect their housing needs and choices. People with disabilities include parents who are raising families, teenagers who are members of large families, seniors living with their spouses or children, and young people who desire to live on their own. Local housing policies should promote barrier-free design in all housing so that people with disabilities have a similar range of housing choice as people without disabilities.

Reasonable Accommodation

With the passage of Senate Bill 520, the housing element is required to address the need for requests for reasonable accommodation for persons with disabilities for relief from the application of laws if they hinder fair access to housing. Reasonable accommodation could include relief of various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.

Policy 4D states that the City of St. Helena shall *Support Housing that Meets Special Needs, Including Senior Citizens and People with*

Disabilities. In recognition of the need for reasonable accommodation, the following policy will be added:

4D-3 Reasonable Accommodation.

The City shall amend its Municipal code to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning or building laws, rules, policies, practices and/or procedures of the City.

Responsibility: Planning
Department (lead), Planning Commission,
City Council.
Timeframe: 2002

Large Households

Large households, defined in the 1990 census as households with five or more persons, have special housing needs. Large households tend to have difficulties purchasing housing because large housing units are rarely affordable and rental units with three or more bedrooms are not common in St. Helena or elsewhere in the county. The recently released 2000 census data do not provide statistics on household size. Except in the form of average household size. However, data from the 1990 census indicated that there were 7.3 percent of St. Helena's households were 'large families' (i.e., five people or more). The census data that year further indicated that the vast majority of larger units in the City were owner-occupied, and that only 14 larger units were renter occupied, with no vacancies among larger units. It is likely that the shortage of larger units that was evident in 1990 continues to be a factor in St. Helena today, especially the lack of larger rental units. This assumption is further supported by indicators related to overcrowded housing (see page 21), since large families typically represent a significant portion of the population living in overcrowded housing conditions.

Female-headed Households

Female-headed households need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Households with female heads, like large households, may have difficulty in finding appropriate-sized housing. And despite fair housing laws and programs, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, especially the elderly, low and moderate income individuals, and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category. According to the 2000 census data, there were 229 female headed households in St. Helena in 2000 (representing 9.6 percent of all households). Of these, 122 had their under-18 children living with them (5.1% of all households). Information on income levels of these households is not yet available. However, the 1990 data showed 11 percent of female-headed households with children in St. Helena living below the poverty level.

Farmworkers

The Napa Valley is a fertile agricultural area known for its grape vineyards and fine wineries. The area has both a large flux of seasonal workers as well as a substantial base of year-round farmworkers who reside permanently in the area. Estimating the number of farmworkers is difficult considering the transient nature of the work and the challenges inherent in accounting for farmworkers who may work for more than one vineyard in a season. In collaboration with the Napa Valley Vintners Association, the Napa Valley Housing Authority will administer a farmworker housing study performed by UC Davis researchers. The study is analyzing the harvest season of 2001 (i.e., August through November) to estimate the farmworker housing population in Napa County. The results of this study are expected to be available in 2002.

Notwithstanding the current study, recent estimates indicate that approximately 2000 migrant farmworkers come into Napa Valley each harvest season. In addition, the Napa Valley Housing Authority estimates that approximately 200 to 300 additional beds are needed for migrant workers over the next five to seven years.

In 1990, the Napa County Farm Bureau in conjunction with Rural California Housing Corporation completed a farmworker housing needs study with funds from Napa County. The Housing Association for Napa Development (HAND) and the Napa Valley Housing Authority were also involved. By means of farmworker interviews and a farm employer survey, the following results were obtained which are probably valid today:

- Migrant workers and many of the local seasonal workers in Napa County begin work as single adults. As they work into more permanent jobs, their families often join them from elsewhere to become permanent Napa County families.
- The average household size varies by worker category, from 7.0 persons per unit for migrant workers to 5.8 per unit for permanent workers, and 4.5 per unit for local seasonal workers.
- 98 percent of farmworkers are male, their median age is 32, and 62 percent are married.
- The median income for farmworkers (in 1990) was \$13,000 per year.
- Based on HUD's 1990 income limits and the data collected, only 8 to 10 percent of farmworkers could afford median priced rental housing and no farmworkers could afford home ownership.
- Nearly 80 percent of farmworker households live in overcrowded housing (based on census definitions).
- It was estimated in the 1990 study that 410 farmworkers lived in St. Helena. Of these, 96 were permanent workers, 210 local seasonal workers, and 104 migrant workers.

The study concluded that there was a clear need for additional migrant worker housing for single adult males, as well as a distinct need for affordable large family units for workers and their families.

On a final note related to farmworker housing needs, a 1999 informal survey of farmworkers conducted by the Napa Valley Grape Growers Association, the Napa Valley Farm Bureau and the Napa Valley Vintners Association

provides some insight on farmworker wages. Respondents indicated that year-round farmworker wages average \$9.62 an hour, seasonal workers average \$8.62 an hour, and harvest-only workers average \$12.71 an hour. If a year-round worker averages 50 work weeks a year and 40 hours a week, she or he would earn approximately \$19,240 a year, which is just over the income limit for a one-person very low income household (\$18,650). If a worker earning these wages supports other household members who do not have incomes, the household would qualify as very low income (because the income limits are higher for larger households).

Homeless Individuals and Families

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult set of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness, and to community opposition to the siting of facilities that serve homeless clients.

Napa County Social Services receives requests each week for housing from people in St. Helena who do not have housing. Most of these are families have employment in the area but have either been evicted from prior housing or moved out because they could not afford it. These people are seeking permanent housing so they can continue working here.

For the most part, homeless people in St. Helena must go to the County Social Services office in Napa where it can be determined if they qualify for financial assistance programs. However, even with financial assistance, it is extremely difficult to find affordable housing for very low income households in St. Helena, including many individuals and families who work in and around the local area.

Although there are no emergency shelter facilities in St. Helena, the Napa County Council for Economic Opportunity does serve the City of St. Helena. The Napa County Social Services office also provides some assistance depending on whether the individual or family qualifies for specific programs.

Energy Conservation

Housing Elements are required to identify opportunities for energy conservation. Energy costs have increased at least 100 percent over general inflation since 1970, and very significantly in the last 6 months in what has become California's "Energy Crisis." Energy costs are an increasing proportion of housing costs, especially for lower income households. Effective energy conservation systems can help contain energy costs in the long-run, but must be managed to ensure that the costs of energy saving techniques and devices do not exceed energy savings, thus making a house less affordable.

There are a couple significant ways in which the City of St. Helena is encouraging energy conservation in new and existing housing:

- (1) Through application of State residential building standards that establish energy performance criteria for new residential buildings (Title 24 of the California Administrative Code).
- (2) Through appropriate land use policies and development standards that reduce energy consumption, such as promoting more compact, walkable neighborhoods, with housing close to community facilities and shopping; encouraging infill development; planning and zoning for mixed use and

higher density development; permitting common walls and cluster development; and promoting passive and active solar design elements and systems in new and rehabilitated housing.

Energy conservation programs are also operated by private utilities and State and Federal agencies. For example, State and Federal appliance standards now require manufacturers to produce and sell appliances according to specified energy-consumption performance criteria, and the Energy Crisis Intervention Program, funded by the State Department of Economic Opportunity, helps low income residents pay delinquent energy bills to avoid interruption of service.

PG&E also sponsors programs such as the Project Help/Direct Weatherization program that provides free attic insulation, weather stripping and caulking, water heater blankets and low flow showerheads for low income households. The PG&E "walk-through audit" provides a comprehensive assessment of energy conservation needs and costs related to home appliances, structural design and insulation.

Through these and other conservation measures the City seeks to help minimize the percentage of household income that must be dedicated to energy costs as well as minimize the use of nonrenewable resources.

5. Resources and Constraints

Key Points

- Affordable housing development in St. Helena is supported by a number of private resources, including both non-profit and for-profit housing developers as well as non-profit and commercial lenders and intermediaries.
- Local resources are playing an increasingly important role in supporting housing development and making local projects more competitive for State and Federal funds. St. Helena has been successful in leveraging outside resources by providing low-cost, long-term ground leases, rezoning land to higher densities, and waiving building and development impact fees.
- There are currently approximately 77 acres of land in the City designated for medium- and high-density residential development. These sites could accommodate between 530 and 1,085 units, providing more than adequate land to meet the remaining 88 units of the City's fair-share need.
- The City has identified several areas in which local land use and development standards could be modified to better support affordable housing development. Specific recommendations based on this analysis are incorporated in Policies 1C, 2A, 2B, 2C, 2D, 2E and 2F (Chap. 6).
- The City's Growth Management policies address concerns related to growth impacts in St. Helena. Policy 1A (Chap. 6) and its implementing programs have been devised to help ensure that the City will meet both its affordable housing and growth management goals.
- The City is taking steps to ensure that sewer and water services will not constrain the development of housing in accordance with the City's fairshare need in 1999 - 2006 planning period.
- There is one federally assisted development in St. Helena, with a Section 8 expiration date of May 2018. It is not considered to be 'at risk' during the current planning period.

Private Resources for Housing

Affordable Housing Developers

The Bay Area is fortunate to have a large number of successful nonprofit housing developers as well as for-profit developers who have produced literally thousands of high quality, well-managed affordable housing developments for low and moderate income households over the past twenty years. While some groups specialize in a particular need area or housing type, many affordable housing developers have produced a range of housing types for a range of special need groups. Collectively, they have produced multi-family developments, single family developments, rental and ownership opportunities, sweat-equity developments, mixed income and mixed use developments, and housing that is specifically designed to meet the needs workers, female-headed households, people with substance abuse problems, and people who are homeless or at-risk of being homeless.

The key to the success of these developers lies in three areas: first, in their ability to draw upon a diversity of funding sources and mechanisms to make their developments work financially; second, in their commitment to working collaboratively and constructively with the local community, including both local officials and neighborhood residents; and third, in their long-term commitment to ensuring excellence in design, construction and management of their developments, creating assets that are valued by the people who live in the developments as well as their neighbors and others in the community.

The Nonprofit Housing Association of Northern California (NPH) serves as a local networking agency, advocacy group and resource organization for affordable housing developers in the Bay Area and elsewhere in California. Some of the affordable housing developers that have been active in St. Helena and the Napa Valley in recent years include Napa Valley Community Housing, BRIDGE Housing Corporation, Burbank Housing, and Ecumenical Association for Housing (EAH). Private for profit developers have also played a role in providing affordable housing opportunities, as has been the case in the 'Wallis' subdivision development in St Helena.

A more comprehensive listing of affordable housing developers and other affordable housing resources in the Bay Area is available from NPH as well as in the *Blueprint2001 for Bay Area Housing: Housing Element Ideas and Solutions*, published by the Association of Bay Area Governments.

Non-Profit Lenders and Intermediaries

Access to reasonably priced and flexibly underwritten capital is essential to the construction and rehabilitation of affordable housing. The perceived risks surrounding an affordable or mixed income housing development can drive up the cost of funds and create restrictions on the use of funds that are incompatible with the needs of affordable housing developers. As a result, financing for affordable housing is often created through a partnership of lenders, governmental agencies, and for-profit and nonprofit developers.

To improve access to capital and reduce the risks associated with affordable housing developments, a variety of non-profit lending corporations and related governmental programs have emerged. Nonprofit lending corporations specialize in the business of providing funding for affordable housing. They offer a range of services including lending their own funds and packaging loans for institutions who are less familiar with the specialty of lending on low income housing. In addition, non-profit lenders provide technical assistance to parties interested in producing housing and they act as an advocate, promoting the message that lending on low-income projects need not be a risky business.

Active nonprofit lenders in the Bay Area include the Low Income Housing Fund (LIHF) of San Francisco, the Association of Bay Area Government's financial services division, Community Economics, Inc., The Development Fund, the Enterprise Social Investment Corporation, and the Northern California Community Loan Fund.

Commercial Lenders and Intermediaries

Commercial lending organizations also play an important role in supporting affordable housing development initiatives, as they must comply with the equal lending provisions of the federal Community Reinvestment Act (CRA). The CRA directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board to encourage and assist the

institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter, deposit insurance, branch relocation, mergers, or other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing projects developed by non-profit corporations. The California Community Reinvestment Corporation is a nonprofit, multi-bank consortium that helps financial institutions meet the requirements of the CRA by providing long-term financing for affordable housing. The California Reinvestment Committee in San Francisco also provides technical assistance related to CRA issues and compliance.

Governmental Resources

There are a wide variety of resources provided through federal, state and local programs to support affordable housing development and related programs and services. While the list that follows may seem impressive (and certainly the variety of programs is considerable), it is essential to note that *the availability of funding through these programs is inadequate compared to the need that exists*. As a result, there is considerable competition for the program funds that are available, and any one development will need to draw upon multiple resources to be financially feasible. Local government resources, which have historically played a less important role in supporting housing development, now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources—especially if coupled with regulatory support through policies such as fast-track processing and/ or density bonuses—they are better able to *leverage* funding from other 'outside' sources.

Federal Resources

Federal housing assistance takes many forms. The single largest (and often least recognized) federal program is mortgage interest tax deduction, estimated at \$54 billion in 1996 for the entire nation. The California Housing Plan (2000) reports that federal assistance for affordable housing was only \$17.2 billion nationwide the same year. This assistance was primarily used to maintain and operate the existing supply of affordable housing. Outlays for new construction were considerably lower.

California localities receive federal subsidies for affordable housing through a number of programs. These programs are administered in the Napa Valley area by the Napa Valley Housing Authority.

Like State programs, federal programs often change in terms of program details, application procedures, and amount of subsidy dollars available. For detailed descriptions, current subsidy levels, and up-to-date application procedures, refer to program literature available online from the US Department of Housing and Urban Development (HUD, <http://www.hud.gov>). Some of the largest programs, based on current funding levels, include:

- **Community Development Block Grant Program (CDBG).** CDBG is the largest federal housing-related program for affordable housing. It is a “pass through” program that allows local governments to use federal funds to alleviate poverty and blight. CDBG funds can be used for a variety of housing efforts including activities aimed at reducing costs for private development (helping fund site acquisition, improvement, and other soft costs); housing acquisition and rehabilitation through short and long-term loans, grants or loan guarantees; direct payment of rent or mortgage and housing counseling services; and fair housing activities. CDBG funds are best used in combination with other subsidy sources or to provide pre-development funding to initiate housing development.
- **HOME Investment Partnership Act.** HOME, like CDBG, is a formula-based block grant program. HOME funds must be spent only on housing and are intended to provide incentives for the acquisition, construction and rehabilitation of affordable rental and home ownership. HOME requires local governments to provide matching funds, though the matching ratio depends on the specific uses to which HOME funds are to be put.
- **Section 8 Assistance.** Although this long-standing federal assistance program is not expected to increase in size or scope, it remains an important program for helping to fill the gap between household income and housing costs. Section 8 assistance in St. Helena is administered by the Napa Valley Housing Authority.

- **Low Income Housing Tax Credits (LIHTC).** The LIHTC program is a large federal and state housing subsidy program that provides substantial financing for the development of affordable housing. It provides tax credits to the private sector for the construction or acquisition and rehabilitation of very affordable rental housing. These tax credits are crucial to the success of affordable housing developers, who sell credits directly to corporations and private investors or receive the equity from one of a number of investment entities now making tax credits available. To be eligible for a tax credit, 20 percent of the units in a housing development must rent to very low income households earning less than 50 percent of area median incomes, or 40 percent of the units must rent for incomes under 60 percent of the median. California law also requires that developments retain these levels of affordability for at least 55 years.

To be successful, tax credit projects require an additional subsidy which can include no or low-cost land, local government contributions, or density bonuses and other concessions. While the utilization of the tax credits depends primarily on the project's developer, local government must work with the developer to identify other strategies and subsidy sources that are appropriate with tax credits and provide the additional subsidies usually required to make them work. Collaboration between the developer and the local government often with the help of a professional specializing in tax credits and other financial tools is the key to a successful tax credits program.

Other programs that are offered through federal agencies include the **Elderly Housing Program (Section 202)**, the **Housing for the Disabled Program (Section 811)**, **Housing for Persons with AIDS (HOPWA)**, and a variety of **FHA administered rental programs**. Like Section 8, most of these programs are not projected to increase in size or scope in the foreseeable future.

State Resources

State agencies play an important role in providing housing assistance by allocating federal housing funds and/or making loans available to affordable housing developments.

Programs for housing assistance change frequently and detailed descriptions of programs, application procedures amounts of subsidy available are provided by the concerned agencies. The major sources of State housing assistance include:

➤ **The California Debt Limit Allocation Committee (CDLAC).** CDLAC, an agency within the Treasurer's Office, is responsible for overseeing private bond issuances.

➤ **The California Tax Credit Allocation Committee (CTCAC).** CTCAC, also an agency within the Treasurer's Office, is responsible for allocating federal and state tax credits that are crucial to the construction and rehabilitation of affordable housing developments. See the discussion of Low Income Housing Tax Credits on the preceding page.

➤ **California Housing Finance Agency (CHFA).** CHFA offers a variety of programs to fund new construction and resale of single-family housing for first time homebuyers. The 501(c)(3) Preservation Mortgage Program, for example, allows the mortgage to be used as acquisition financing for projects that employ tax-exempt bonds and tax credits. CHFA also provides permanent financing for new apartments and subsidizes certain projects through its Housing Assistance Trust, a flexible source of state funds that can offer deferred loans to cover negative cash flows in projects where at least half of the units are for low income households.

➤ **Department of California Housing and Community Development (HCD).** HCD is responsible for administering federal funds for non-entitlement jurisdictions and for various State programs funded through housing bonds. In the past decade there have been no new housing bonds. However, with passage of the Multi-family Housing Assistance Program, a substantial source of funds will be made available for assisting the construction of new rental housing.

HCD's *Clearinghouse for Affordable Housing and Community Development Finance* is an excellent source of information on over 200 housing programs offered by the federal and state government, private lenders and foundation grants. It can be accessed online at <http://www.hcd.ca.gov/clearinghouse>. The data-

base specifies applicants and counties served by each program. It can be searched by types of assistance (which includes construction /rehabilitation loans, down-payment assistance, rental subsidies or predevelopment/interim finance); and activities funded (which includes acquisition, preservation of affordable housing, new-for sale housing, purchase assistance, rehabilitation of apartments, group homes and transitional housing amongst others).

Local Resources

As noted in the introduction to this section, local government resources have historically played a less important role in supporting housing development, but now play a fairly significant role by making local developments more competitive for federal and state financing. When developments are able to demonstrate a financial commitment and contribution from local sources, they are better able to *leverage* funding from other 'outside' sources.

St. Helena has helped to leverage outside funding sources in past developments by providing low-cost long-term ground leases (Hunt's Grove) and waiving building and development impact fees (done for all affordable developments in the past ten years). It has also provided an indirect subsidy by rezoning land and by extending permits to accommodate a slower-paced self-help construction project (Marietta Townhouses).

The City is exploring additional potential local resources for affordable housing through the Housing Element Update.

Inventory of Sites for Housing

Housing Element law requires that the City inventory sites that are available for housing development. These sites must be available through appropriate zoning and development standards and with necessary public services and facilities to facilitate the development of housing consistent with City's "fair share" housing need.

Table 5.1 on the following page summarizes the inventory of undeveloped sites for housing development in St. Helena based on current zoning. The inventory is contained in an appendix to the document. It was used as the basis for the Key Housing Opportunity Sites in Chapter 6, Policy 1B.

The inventory shows a total of 45 vacant sites within the urban limit line that are either zoned

for residential development or are considered suitable for a mixed use. Over 1,000 housing units could be constructed on these sites.

Each site includes a potential number of units projected for construction. The inventory identifies the zoning district, acreage, and approximate number of units that could be developed. The densities projected were based on realistic site assessments. Densities are calculated on a per gross acre basis, which is consistent with existing General Plan policies, although Housing Element Policy 2C-1 recommends that amendments be considered to allow densities to be determined on a net acre (excluding roads) basis, not a gross acre basis.

The number of units projected for each income category was based on an assumption that an Inclusionary Zoning Program (Policy 4A-1) will be adopted, and that 10% of the units will be available to low and very low income

households. Moderate income units were projected at 20% of the total because a policy will also be adopted to add incentives to encourage units for moderate income households. The remaining 70% of the units were projected as serving above moderate income households. The exception to this is the Adams Street property, which will only include housing for low and very low income households.

As shown in Table 5.1, there are currently approximately 97 acres of undeveloped land in the City designated for medium-and high-density residential development. These sites could accommodate approximately 1,500 units (based on minimum and maximum density standards), providing adequate land to meet or exceed the remaining 87 units needed to meet the City's fair share need.

TABLE 5.1: Inventory of Undeveloped Sites Suitable for Housing

	Total Acreage	Projected Number of Units
Medium Density Residential Districts	76	1,110
High Density Residential Districts	21	387
TOTAL	97	1,497

Source: City of St. Helena Planning Department.

In addition to the existing residential acreages listed in Table 5.1, there are also mixed use opportunity sites within the City, as well as opportunities for more intensive development on 'under-utilized' residential and mixed use sites, as well as reuse/rezoning of non-residential sites for residential or mixed use. The City has identified over 14 acres on three sites that could be considered reuse/rezoning opportunities, and another 9 residential properties that could potentially be redeveloped with more intensive development. However, given the availability of undeveloped sites and costs associated with redevelopment of these already-developed sites, the City does not expect any of the underutilized sites or reuse/rezoning sites to present significant opportunities for housing development within the term of the current planning period.

These figures also do not include potential additional development potential that might be created through application of the City's Density Bonus Program, or the potential creation of new second units.

All of the sites that comprise the acreage totals in Table 5.1 are currently zoned for residential development, and are already served by City services. They are all considered developable in terms of their topography and environmental characteristics. Environmental review is conducted on a case-by-case basis to identify and mitigate any site-specific issues.

In summary, the review of the City's land inventory indicates that there are adequate sites available to accommodate the development of St. Helena's fair share of the regional housing need.

Governmental Constraints

Land Use Controls and Development Standards

The City of St. Helena regulates the use of land within the City limits through the General Plan, Specific Plans, the Zoning Ordinance, and the Subdivision Ordinance.

One of the major thrusts of the City's land use controls is to encourage in-fill development while preserving land for agriculture. The agricultural soils of St. Helena are identified as Prime Farmland by the California State Department of Conservation, Division of Land Resource Protection, Farmland Mapping and Monitoring Program. The wines produced from the grapes in this region achieve international recognition for their superb quality.

Roughly one-half of the 3,055 acres within the incorporated limits of the City are considered urbanized area. This portion of the City of St. Helena is defined by an Urban Limit Line (ULL) which denotes the area within which urban development is allowed. The intent of the ULL is to discourage urban sprawl by containing urban development within a limited area through the year 2010.

There are approximately 1,500 acres of land outside of the Urban Limit Line, but inside the incorporated limits of the City of St. Helena. Most of this land is devoted to vineyard use. The Agricultural designation of this land provides for agricultural uses, wineries, and single-family residences on twenty-acre lots.

Urban Reserve (UR) areas have been identified in the General Plan in anticipation of a future need to expand the urban area. These areas may be considered for urban development after all other sections of St. Helena have been built out to their capacity. All Urban Reserve lands are currently zoned A-20: Twenty Acre Agriculture and are expected to remain in agricultural uses or to be left undeveloped for the duration of the current planning period of the Housing Element (through 2006). Development guidelines for the UR lands are the same as in other areas zoned A-20.

Within the ULL, residential designations comprise approximately 684 acres of the urban area. The remaining urbanized area is comprised of commercial, business, industrial, and public or quasi-public designations.

Much of the 684 acres designated for residential use is zoned MR: Medium Density Residential. The maximum allowable density in the MR

district is twelve (12) dwelling units per acre. Minimum lot size for new construction is 7,000 square feet, except in the case of small lots. Small lots are allowed as conditional uses in the MR district and must be a minimum of 4,000 square feet. The size of houses within this district is limited by Floor Area Ratios (FAR). The maximum size house permitted on a typical 7,000 square foot lot is 2,380 square feet. The maximum size (new) house permitted anywhere in this district is 4,200 square feet.

Other residential designations include LR: Low Density Residential, LR:1A: Low Density One Acre Minimum, and HR: High Density Residential. Regulations for the LR district allow a maximum of five (5) dwelling units per acre and limit the lot coverage to a maximum of thirty-five (35) percent. Minimum lot size is 7,000 square feet. Restrictions for development in the LR:1A district are the same except that only one (1) dwelling unit per acre is allowed. The development guidelines for the HR: High Density Residential district allow a maximum of twenty (20) dwelling units per acre and restrict lot coverage to 45 percent. Most of the HR districts are located along an east-west corridor which runs parallel to Sulphur Springs Creek.

Specific issues related to the application of development standards in medium- and high-density residential districts were discussed in the Housing Element process, and are summarized in the 'White Paper on Densities and Development Standards' in Appendix A. Recommendations from the White Paper have been incorporated in the policies and action programs of the updated Housing Element, as presented in Chapter 6.

In summary, land use regulations in St. Helena establish standards to promote the health, safety, and general welfare of the community. While specific revisions to the City's development standards have been identified through the Housing Element Update (as presented in the White Paper in Appendix A and included in Policy 2C of Chapter 6), the City's system of land use controls and development standards (once the recommended revisions are made) do not act as a constraint on housing development in St. Helena. Additionally, the City is acting to facilitate the development of affordable housing (and encourage more efficient land utilization) through increases to the maximum densities in

the City's residential zoning districts and the establishment of minimum density standards.

Growth Management System

The City of St. Helena's Growth Management System implements the following Guiding Policies of the General Plan:

POLICY 2.6.9

Limit the approval of new residential development to a maximum rate of 17 dwelling units per year.

POLICY 2.6.10

Maintain a cap on residential development of 2,850 total dwelling units citywide by the year 2010. The total number of dwelling units shall not be construed as a goal, but shall be an absolute maximum allowable number.

The specific percentage of growth is not regulated, although the limit of 17 units per year may have been the implementation of a desired growth rate. This limit appears to have been carried over from policies existing prior to the 1993 General Plan. Article VII of the Zoning Ordinance, Residential Growth Management, references a 1979 projection of a year 2000 population of 7,900 persons and an average growth rate of 2.4 percent per year. Discussion and charts in 1993 General Plan Section 2.5, General Plan Holding Capacity, show that the estimated development potential within the Urban Limit Line at 3,432 units, with a projection that this would support a residential population of 7,450 persons. It notes that the implementation of 17 units per year would result in a 2010 population of approximately 6,389.

In 1997 the policy of 17 units per year was interpreted to be an average for the lifetime of the General Plan. The Growth Management System was revised to allow a short-term increase in building permits to facilitate the buildout of three subdivisions, and then was subsequently reduced to 9 permits each year to balance out the previous acceleration in the issuance of permits.

The revisions to the Growth Management System include a policy stating that *The City Council may allow the construction of an affordable housing project to exceed the annual allocation of permits provided the construction of an affordable project will not result in exceeding the total number of housing units allowed by the General Plan from 1993 to 2010.* Guest cottages, second units, and replacement

units remained exempt from the building permit allocation process.

Although the Growth Management System appears severely restrictive, it is important to note that the City of St. Helena has never rejected the construction of a housing unit due to the lack of available building permits. At the end of each year, unused permits are "rolled over" into the allocation for the next year. At the beginning of April 2001, 29 residential building permits had accumulated and were available for distribution.

However, through the update process, the City has considered and discussed, at length, the need to balance concerns about growth with the City's commitment to meeting its affordable housing needs. Policy 1A (Chapter 6) and its action programs represent the City's approach to addressing these concerns and ensuring that the growth management system does not constrain the City's ability to meet its fair-share housing requirements.

Consistency with General Plan

The Housing Element task force agreed that the best way to gain community consensus on the housing element would be to recommend as few amendments to the General Plan as possible. General Plan policies pertaining to the preservation of agricultural land, open space and wildlife habitat, and retention of the historic commercial district remain unaffected by the recommended policies in the housing element update.

The incorporated area of St. Helena contains 3,055 acres of land. Approximately 1,400 of those acres are in agricultural production, primarily devoted to vineyard. The land that is designated for urban development in the General Plan is contained within an urban limit line. The urban limit line is within the corporate boundary. The land that is designated for agriculture is outside of the urban limit line (but within the corporate boundary) and was not considered in the analysis of sites to meet the regional housing need.

The updated housing element maintains many of the policies that were adopted with the General Plan Housing Element in 1993. All of the key housing opportunity sites and all of the parcels listed on the vacant land inventory are within the City of St. Helena urban limit line, and well within the corporate boundary. No land will need to be annexed to meet the goals and policies of the housing element.

Some of the properties identified in the land inventory and/or as key opportunity sites may require a General Plan Amendment. A more detailed discussion occurs with each property description. If General Plan Amendment and/or re-zoning is requested for a housing development, it will be considered concurrently with the project application for development. The intent is to re-designate the land contingent upon the construction of a specific project that furthers the City's housing goals. The intent is not to simply make more land available for the construction of market rate housing.

An amendment to the General Plan will also be necessary to implement three of the policies recommended in the housing element. The policies that are not consistent with the General Plan follow:

Housing Element Policy 1.A.4 recommends an amendment to Policy 2.6.10 of the Land Use and Growth Management Element of the General Plan, which states:

Maintain a cap on residential development of 2,850 total dwelling units citywide by the year 2010. The total number of dwelling units shall not be construed as a goal, but shall be an absolute maximum allowable number.

The 2000 Census shows that there were 2,707 dwelling units within St. Helena as of January 2000. The City of St. Helena Growth Management Ordinance allows the issuance of no more than 9 residential building permits each year. This would allow up to 90 additional units by January of the year 2010, or a maximum of 2,797 units. Affordable units are recommended to be exempt from the Growth Management System. The construction of 87 additional affordable units by the end of the year 2006 would result in an average of 12.4 units per year. If this average is extended through to January of 2010, the number of units within St. Helena would be 2,923 which is 73 units more than the 2,850 allowed by General Plan policy 2.6.10. The recommended amendment to the General Plan would revise Policy 2.6.10 to allow a maximum of 3,000 units by the year 2010.

Housing Element Policy 2A recommends increases in the maximum residential densities permitted in the Medium Density Residential (MR) and High Density Residential (HR) districts. The current range permitted by the General Plan is 6.1 to 12 units per acre in the

MR and 12.1 to 16 units in the HR. The recommended amendment to the General Plan would increase the maximum density range in the MR to 6.1 to 16 units per acre and the in the HR to 16.1 to 28 units per acre.

Housing Element Policy 2B recommends that the minimum densities stated by the General Plan be enforced. The City of St. Helena has not enforced the minimum densities and has allowed new development to occur below the density range analyzed by the 1993 General Plan. Increasing the maximum densities and supporting the minimum densities for the years 2000 through 2010, will prevent the underutilization of High Density Residential land within the Urban Limit Line and forestall any future conversion of non-residential land to residential uses.

However, in recognition of the negative effect that development at low densities can have on the availability of land within the Urban Limit Line, Housing Element Policy 2B-1 is recommended for revision, as follows:

Establish minimum density requirements in the Zoning Ordinance. Base minimum density standards on the minimum densities identified in the General Plan and establish a policy that results in no net loss of units, so that if development occurs at the low end of the density range, the City will consider the designation of additional land as suitable for residential development.

*Responsibility: Planning Department
(lead), Planning Commission, City Council.
Timeframe: 2002*

Services

The availability of urban services directly affects the supply and cost of housing in terms of timing and on- or off-site development costs.

The City of St. Helena was incorporated in 1876 and infrastructure has been extended in a piecemeal fashion over the years. Water, sewer and storm drain has not been extended to all parcels that are designated for residential uses. The City's policy is to allow the extension of water, sewer and storm drain to all parcels within the city limits, however the cost is generally carried by the project developer. In some cases the developer is reimbursed for this expense as other properties connect to the service.

Sewer. From 1981 to 1988, St. Helena had a State-mandated sewer hookup moratorium policy due to the limited capacity of the City's wastewater treatment plant. During that period, the City's Project Allocation Growth Management System allowed the construction of 179 dwelling units.

In 1988, Phase 2 upgrading of the wastewater treatment plant was completed. This upgrade consisted of installation of irrigation pumps and an 87-acre spray field for disposal of liquid effluent when the Napa River runs too low to allow discharge into the stream flow. The moratorium on sewer hookups was lifted once the upgrades were completed. The plant now has a permitted treatment capacity of 0.5 million gallons per day (MGD).

To address the future need for an expanded treatment capacity, the City is planning construction of a new wastewater reclamation plant. The City is currently applying for low-interest loans and grants through the State of California Water Recycle Construction Program. These grants could provide up to 50 percent of the planning costs and 25 percent if the construction costs for a new wastewater recycling plant. The City will be eligible for a low-interest loan for the balance of the project cost.

Water. The City of St. Helena is operating near its capacity for water service. The City depends on a water supply from the Bell Canyon Reservoir and two wells within the City limits. The water treatment plant is designed to supply a maximum output of 4.3 MGD and is currently supplying approximately 3.5 MGD.

Storage of treated water has been increased to 4.1 million gallons (MG) with the addition of the Westside Tank. The storage tank at the water treatment plant has a capacity of 1.4 MG and the Westside Tank can hold up to 2.7 MG. The original City well has a capacity of 240 gallons per minute (gpm). Another well recently purchased by the City can deliver 500gpm.

In the old town area of the City, the water pipes are undersized. A program is underway to upgrade these mains and to provide better circulation. This program is about 75 percent complete. The location of new residential development could add costs to housing developments if extensive lines are needed to bring water service to the project or if existing lines need to be replaced to support the increased service demand.

General Plan policies concerning water issues are as follows:

1. No building permits that will result in water usage exceeding the "safe yield" established by the City will be issued. The "safe yield" has been determined to be 1,700 acre-feet per year (AF/yr). The City is currently using between 1,600 AF/yr and 1,700 AF/yr.
2. Ground (well) water will not exceed the "safe yield" of 360 AF/yr.
3. 70 percent of available water will be allocated for residential use and 30 percent will be allocated for non-residential use.

To meet the future need for additional water, the City will implement the following improvements:

1. Purchase Kern County water through the State Water Project. Negotiations are under way to purchase 1,000 AF/yr, to be phased in over a five (5) year period.
2. Pursue the planning and development of additional wells.
3. Accelerate the planned conversion of wastewater effluent to tertiary quality water. The City hopes to use the tertiary quality water for irrigation, thereby reducing demand on the existing water supply.

In 1994 the City of St. Helena adopted a toilet retrofit program that compensates for the water use of new commercial and residential growth by creating water savings from existing development. For residential units, developers are required to retrofit 5 existing homes to compensate for the water use of one new home. Commercial properties are required to retrofit a number of toilets dependent upon size and use of the structure. Approximately 1,300 retrofits had been accomplished through the end of the year 2000.

The provision for sewer and water services does not currently constrain housing development in the City of St. Helena, though they represent potential constraints on future development. The City of St. Helena's wastewater treatment plant has a permitted treatment capacity of 0.5 million gallons per day. To address the future need for an expanded treatment capacity, the City is planning construction of a new wastewater reclamation plant. The City of St. Helena is in the process of supplementing water resources through the purchase of 1,000 AF/y of Kern

County water through the State Water Project; through the planning and development of additional wells; and by accelerating the planned conversion of wastewater effluent to tertiary quality water.

The following statement shows our commitment to provide water and sewer services to affordable housing:

The City of St. Helena has adequate water and sewer capacity to serve eighty-seven affordable housing units through the year 2006. If the situation arises where the City of St. Helena is unable to provide sewer and water services to all requested new development, the City will give the highest priority to provision of services to the eighty-seven affordable housing units.

Parking

The current parking requirements for residential uses are:

One and Two Family Dwelling Units: Two (2) spaces for each dwelling unit, one (1) of which shall be contained within a garage or carport that complies with all building, yard and/or setback requirements.

Three or More Dwelling Units: One (1) covered space for each dwelling unit plus one-half (1/2) space for each dwelling unit which need not be covered.

Rooming, Boarding, or Lodging House: Two (2) spaces for the resident owner plus one (1) space for each guest room.

Mixed Use: The City of St. Helena has not adopted a parking standard for mixed use. The regulations allow for the Planning Commission to determine the parking requirements for uses not specifically listed. In determining such requirements, the Planning Commission shall use the above requirements as a general rule and guide.

The Housing Element includes a policy that will allow the Commission to review the parking standards to insure that they are not a constraint on the construction of affordable housing. Housing Element Policy 2C-1 (n) states that the City of St. Helena shall: *Review standards to provide parking on a per unit/parking space ratio that is variable depending upon the size of the residential units in a multi-family development.*

Other

All developments must plant street trees and construct curb, gutter, and sidewalk where parcels front a public street. Development may be required to construct storm drain on and/or off site depending upon project design and availability of existing systems. Fire truck access and turnarounds are required for all housing if the structures are more than 150 feet from the public street. Installation of fire hydrants may be required if access to the parcel is more than 200 feet from an existing hydrant.

Processing and Permitting Procedures

The planning approval process in St. Helena is similar to the process in other cities in California. Delays in the approval process are often caused by controversy over project related environmental concerns or land use considerations. The City of St. Helena has never been required to approve a project because of delays in processing that violated the State of California Permit Streamlining Act.

The permit process for single family detached homes varies depending upon the date that the parcel was created. Houses proposed for construction on parcels that were created as part of a land division prior to January 2, 1992 (generally infill) do not have to go through a Design Review process, but only need to obtain a building permit. Single family detached homes that are constructed on subdivisions created after that date are required to undergo Design Review with approval by the Planning Commission. Notice of Design Review is given to neighboring property owners. The purpose of Design Review is to encourage diversity of housing – height, bulk, architecture - within a new subdivision neighborhood.

The permit process for multi-family developments currently includes the processing of applications for a Conditional Use Permit and Design Review. Mixed use or condominium projects may also include the processing of a parcel map or subdivision map, depending upon the specific project proposal. Because this process can be an impediment to the construction of affordable housing, Policy 1C-2 states that a goal of the City of St. Helena is as follows:

Remove conditional use requirements for multi-family developments. Revise the Zoning Ordinance to list multi-family housing as a permitted use (not a conditional use) in multi-family zones. Developments would be subject to design review and other routine development

review and approval, but would not require a public hearing to receive a permit.

*Responsibility: Planning Department (lead);
Planning Commission; City Council
Timeframe: 2003*

Once the planning approvals are granted to a project, a building permit must be issued. The review time for building permits varies dependent upon the size and complexity of the project and the completeness of the building permit application and plans that are submitted. Although the City of St. Helena building staff is very small (one inspector, one clerk), the plan check process is supplemented with the help of an outside private firm.

Because the length of time required to process a building permit can be an impediment to the construction of affordable housing, Policy 1C-3 states that a goal of the City of St. Helena is as follows:

Fast-track housing developments that meet lower income and special housing needs. Make sure that housing development proposals that meet the needs of lower income households and special needs groups (such as seniors, people with disabilities, farmworkers, and homeless families and individuals) receive the highest priority and fastest turn-around possible in the development review process.

*Responsibility: Planning Department
Timeframe: Ongoing*

Process and Permitting Procedures for Emergency Shelters, Transitional and Farmworker Housing

The three primary residential districts in the City of St. Helena allow residential facilities for six or fewer persons as a permitted use and residential facilities for seven or more persons as a conditional (use permit) use. The zoning code defines residential facilities as follows: "Residential facility" means any family home, group-care facility, or similar facility determined pursuant to State law, for 24-hour nonmedical care of persons in need of personal service, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual. All residential facilities shall be appropriately licensed or registered pursuant to State law, unless exempted therefrom by State law. This definition and all other definitions relating to residential facilities shall be interpreted so as to be

consistent with definitions found in State law or State administrative regulations.

The zoning ordinance currently does not specifically address emergency shelters or transitional housing, however they could be determined to fit into the definition listed above. Policy 1E-1 states that a goal of the City of St. Helena is as follows:

Allow emergency shelters and transitional housing facilities in appropriate locations. Define 'emergency shelters' and 'transitional housing facilities' in the Zoning Ordinance and list them as a conditional use in the Central Business, Service Commercial, Office, and Public/Quasi-Public zoning districts.

*Responsibility: Planning Department
Timeframe: 2003*

The Napa County Farmworker Housing Oversight Committee, which includes a member from the St. Helena City Council, released a study at the end of January of 2002 that estimates between 100 – 400 additional beds are needed county-wide in farmworker camps to house seasonal workers. The County of Napa is currently processing an application for a farmworker housing camp on a property that is located close to the St. Helena city limits. The City of St. Helena has agreed to supply water to this site if the camp is established.

Additionally, the City Council of the City of St. Helena adopted a resolution in January 2002 that supports inclusion in Napa County Service Area Number 4 which may assess a rate of \$10.00 per planted acre for the purpose of acquiring, constructing, leasing, or maintaining farmworker housing. Approximately 100 agricultural parcels within the city limits of St. Helena will be assessed if this tax is implemented.

These efforts are consistent with proposed Policy 4C-1 that a goal of the City of St. Helena is to collaborate with countywide efforts to address farmworker housing needs.

Within the City of St. Helena, farmworker housing is allowed as a conditional use (requires use permit) in the A-20: Twenty Acre Agriculture District. Of the 3,055 acres of land within the city limits, approximately 30% is zoned A-20. However, given the lack of municipal services in many of these areas, the City is supportive of expanding the zoning districts where farmworker housing may be

appropriate. Policy 4C-2 states that a goal of the City of St. Helena is as follows:

Establish seasonal farmworker housing as a conditional use in all zoning districts.

Responsibility: Planning Department

Timeframe: 2002

Specifically in regards to the permit review process for these developments, the City recognizes the State's concern related to potential delays that could result due to the controversy that might surround such development proposals. Recognizing the City's stated goals of facilitating housing to meet the special needs that exist in the community—including the need for housing facilities to serve farmworkers and those who are homeless—the City proposes the following revision to Program 1C-3:

Fast-track housing developments that meet lower income and special housing needs.

Make sure that housing development proposals that meet the needs of lower income households and special needs groups (such as seniors, people with disabilities, farmworkers, and homeless families and individuals) receive the highest priority and fastest turn-around possible in the development review process.

Responsibility: Planning Department

Timeframe: Ongoing

Building Codes and Enforcement

St. Helena operates under the 1998 edition of the California Building Standards Code, known as the California Code of Regulations, Title 24 (CCR, T-24). The City has added requirements to the code, including:

- premises identification site and design criteria;
- fire prevention requirements in every structure built in the Woodlands and Watershed zoning district;
- additional footings and slab requirements in all concrete or masonry construction, including additional barrier height for swimming pool installations;
- location specifications for electrical disconnecting equipment in structures served by a remote or detached electrical service;
- uses not permitted for nonmetallic-sheathed cable, type NM or NMC;

- permissible patterns of rubble and stone masonry;
- type and number of tests for quality of brick or hollow clay tile masonry walls; and
- standards for renovation of archaic unreinforced masonry construction, such as unburned clay masonry or adobe and stone construction.

At present, St. Helena does not have a specific code enforcement program other than inspections, which are made in connection with new or remodel construction permits.

Building and Development Impact Fees

All projects are charged development impact fees to cover the on-going costs of providing service and maintaining the systems. These impact fees include public safety, civic improvement, water, sewer, storm drain and traffic mitigation.

The City's fee structure has been designed to recover the actual costs of time and overhead spent in processing applications and inspecting project construction. Typical fees charged at the time of building permit issuance are as follows for a 2,300 square foot, 3-bedroom, 2-bath, detached single-family home with an estimated construction cost of \$253,000:

Building Department fees:	\$ 2,127.00
Public Safety fee:	5,106.00
Civic Improvement fee:	4,807.00
Water Impact fee:	6,992.00
Water Meter Installation fee:	163.00
Sewer Impact fee:	6,141.00
Storm Drainage Impact fee:	598.00
Traffic Mitigation Impact fee:	966.00
School District fee:	<u>3,795.00</u>

TOTAL	\$30,695.00
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The City of St. Helena has reduced, deferred or waived fees to assist in the construction of 166 regulated affordable units that have been constructed since 1990. However, the School District fee, over which the City has no authority, has not been waived. Housing element Goal 4, Policy 4A-5 states that the city will continue to reduce, defer, or waive fees for affordable housing developments.

Policies

While the City recognizes that site improvement requirements add to the cost of housing

development, the City does not believe that any of the requirements are excessive or acting as a constraint to the development of housing. Nonetheless, recognizing the City's goal of facilitating the development of housing that is affordable to lower income households, the City has incorporated a number of policies and programs that will help mitigate the impact of site improvement costs on housing affordability. These include increasing the maximum densities for both medium and high density residential districts (Programs 2A-1 and 2A-2); developing local funding sources to help subsidize affordable housing developments (Programs 4A-1, 4A-2, 4A-3 and 4A-5) and the reduction, deferral or waiver of fees for affordable housing developments (Program 4A-5).

Non-Governmental Constraints

Land and Construction Costs

The cost of vacant land in St. Helena is prohibitive to the construction of affordable housing. The price of housing has risen since the late seventies at a much faster rate than household income. Contributing factors are the costs of land, materials, labor, financing, fees and associated development requirements, sales commissions, and profits. Another factor is the increasing perception of housing as a commodity for speculation. Land costs have represented an increasing proportion of the overall costs of a new home over the past twenty years, especially in the Bay Area where the supply of land is limited and the demand for land is high.

In St. Helena, land costs are significantly impacted by the wine industry, which relies on agricultural production from the area's prime agricultural lands, which includes many parcels within the City limits area. All land on the floor of the Napa Valley which can support grape production, whether it is within or outside the Urban Limit Line, is in high demand.

Another factor that has impacted land costs in St. Helena is the City's increasing desirability as an address for affluent people. Competition for the limited housing stock—including many older properties that have historically provided affordable housing opportunities—has reduced the supply of non-regulated housing that is affordable to moderate and lower income households. It has also contributed to the escalation in land and housing costs. Furthermore, although it is difficult to document, St. Helena is known to have a large number of second homes. The second home market

consumes housing units and land that could otherwise be available to permanent residents.

The City of St. Helena purchased two vacant properties in the year 2001 that are indicative of prices. An approximate 15,000 square foot residential parcel was purchased to allow the future construction of a portion of a public street extension. The negotiated purchase price was \$500,000, which is approximately \$1,500,000 per acre. A 5.6 acre parcel of land, with a mixed land use designation of commercial and agriculture was purchased for \$3,000,000, or approximately \$535,000 per acre. This site is identified as key opportunity site 1B-1.

The Napa Housing Authority has stated that the construction cost of the most recent multi-family affordable housing project constructed in the City of Napa was \$140 per square foot. The cities of St. Helena and Napa draw on the same geographical area for sources of labor and materials.

The construction costs for market rate homes is considerably higher. Custom home prices are quoted at \$300 - \$350 per square foot.

Construction of regulated affordable housing will most likely be dependent upon a partnership of the City of St. Helena and a non-profit developer. Funds for construction may also be available from the Napa County Affordable Housing Trust Fund. The City of St. Helena has recently been asked to attend meetings with the other jurisdictions of Napa County to explore the possibility a joint Trust Fund Board.

Indirect Costs

Indirect development costs include: financing; overhead, such as sales and marketing costs; profit and taxes. These items affect the cost and price of housing, but are beyond the control of the City of St. Helena. Prior to the passage of Proposition 13, the City did have some influence over property taxes. However, with the passage of that legislation by the voters in California, the property tax rates are fixed and the City has very limited ability to raise local taxes.

Financing is a factor that is subject to the greatest increase or decrease over time. Although interest rates have been relatively low, the high cost of housing has made it difficult to qualify for financing for many moderate and lower income families and individuals. Financing is particularly problematic for first-time buyers without capital or equity to qualify for financing

and without incomes that are at or above the County median. For example, the income required for a \$300,000 mortgage at 7 percent is about \$73,000, which requires a monthly payment of \$1,998.

Community Concerns

Potential opposition to affordable housing exists in many communities throughout the Bay Area. Specific project concerns can relate to potential environmental impacts, quality of design, and the quality of long-term management of the project. The Housing Element includes programs to address these issues. It is the City's intent to assist in achieving project acceptability and allow for neighborhood participation.

Inventory of "At Risk" Housing

In the 1960's, the federal government provided low-interest loans and rent subsidies through various programs administered by the federal Department of Housing and Urban Development (HUD) and Farmers Home Administration (FHA). In return, private developers/owners agreed to build or operate rental projects that were protected by a 40-year low-income use restriction. In order to stimulate private participation, the owners were given the option to prepay their contracts prior to the loan maturity dates. As owners exercise their options and as these loans mature, the units may be sold or converted to market-rate units. In many cases, the tenants in residence are displaced and the inventory available to lower-income rental units declines.

The California Housing Partnership Corporation, created by the California Legislature in 1987 regularly publishes an inventory of low-income rental units that are at-risk of conversion through loan maturity or early prepayment of their contracts. They have identified one federally assisted multifamily housing development in St. Helena, the Woodbridge Apartments, which received CHFA funds and provides 50 units of Section 8 housing. The Section 8 expiration date for the project is May 2018.

In the Section 8 program, the rental payment of the tenant is limited to 30 percent of income with the difference between this amount and a rental rate set by HUD paid through a rental assistance payment. These Section 8 subsidies are tied to the project and cannot be used by tenants if they move elsewhere.

State law requires municipalities to address the issue of at-risk housing in their Housing Elements, focusing in particular on those

developments that are 'at risk' of losing their assisted housing status during the planning period. The Woodbridge development is not considered to be at risk of conversion within the current planning period (through 2006).

6. Goals, Policies and Five-Year Action Plan

Key Points

- St. Helena has defined six overall **goals** for responding to housing needs in the City. A goal is a general statement of values or aspirations held by the community. It is the end towards which the City will direct its efforts. The goals of the St. Helena Housing Element are:

Goal 1 *A Diversity of Housing to Meet Local Needs*

Goal 2 *Efficient Land Use and High Quality Neighborhoods*

Goal 3 *Conservation of Existing Housing*

Goal 4 *Assistance to Support Affordable Housing*

Goal 5 *Resource Conservation*

Goal 6 *Equal Housing Opportunities*

- For each goal, one or more **policies** help define how the goal will be interpreted and implemented. Policies are referenced by goal number. Policy 1A is the first policy of Goal 1, Policy 1B is the second policy, and so on.
- Each policy statement is followed by one or more **implementing programs** that define exactly what is to be done to put the goals and policies into practice. This might include ongoing programs sponsored by the City; discrete time-specific actions; or further planning actions. In accordance with State law requirements, the agencies and/or officials responsible for implementation are identified for each program, along with the timeframe for taking action.
- **Quantified objectives** are also identified for each group of implementing programs, and summarized at the end of the chapter. These identify the number of units to be constructed, rehabilitated or conserved, and the number of households to be assisted as the result of each implementing program. This provides a measure for gauging the Housing Element's success in meeting identified housing needs and achieving stated goals through the planning period.

The housing goals, policies, implementing programs and quantified objectives for the City of St. Helena for the 1999 to 2006 planning period are presented below, in response to the housing needs, resources and constraints identified in the preceding chapters and building upon the achievements and experiences from the City's previous Housing Element. Policies and programs are organized under six goal areas.

Goal 1

A Diversity of Housing to Meet Local Needs

Facilitate development of a variety of housing types to meet the full range of housing needs in our community, with particular emphasis on housing for our local workforce, people with special housing needs, and people with very low, low and moderate incomes.

Policy 1A

Ensure that the General Plan's Growth Management Policies Do Not Limit Our Ability to Meet Regional Housing Needs

1A-1 Amend the Growth Management System to exempt permits for regulated Affordable Units. The goal is to meet the Regional Housing Needs Determination (RHND) of 31 units for very low income households, 20 for low income households, and 36 for moderate income households. Developers shall be encouraged to propose projects that meet this need.

*Responsibility: Planning Department (lead); Planning Commission; City Council
Timeframe: 2002*

1A-2 Continue to allow a maximum of 9 marketrate units per year.

*Responsibility: Planning Department (lead); Planning Commission; City Council
Timeframe: 2002*

1A-3 Provide for a process to give priority allocation of market rate permits to developers of projects that are affordable or are a mix of market rate and affordable units.

*Responsibility: Planning Department
Timeframe: 2002*

1A-4 Amend or delete General Plan Policy 2.6.10. This policy currently reads:

Maintain a cap on residential development of 2,850 total dwelling units citywide by the year 2010. The total number of dwelling units shall not be construed as a goal, but shall be an absolute maximum allowable number. If amended, the number should be consistent with the 2000 Census numbers and additional growth rate thereafter. (As of January 2000 there were 2,380 Households in St. Helena and 2,707 Housing Units). Permits for eight units have been issued since January 2000.

*Responsibility: Planning Department (lead); Planning Commission; City Council
Timeframe: 2002*

1A-5 Revise the Growth Management Policies of the General Plan to recognize the different levels of impact of different types and sizes of housing units. The Growth Management policies of the General Plan currently treat all housing units the same in terms of impacts. However, we know that the impacts of smaller single-family homes and multi-family housing units are significantly lower than the impacts of large single family homes. The White Paper by City staff in Appendix B provides background information on this issue.

*Responsibility: Planning Department (lead); Planning Commission; City Council
Timeframe: 2002*

1A-6 Address the impacts of other uses, too. The Growth Management policies of the General Plan focus specifically on limiting new housing to address concerns related to water use. The City should take action to address the impacts of other uses as well, including but not limited to:

- Restrict the number of permits issued for swimming pools.
- Encourage or require drought-tolerant landscaping in both residential and

commercial developments (new construction as well as rehabs/relandscaping).

- Place an annual cap on the amount of new commercial space, especially high-water consumption commercial uses.

*Responsibility: Planning Department
Timeframe: 2003*

Quantified Objectives for the Implementing Programs of Policy 1A: Construction of 31 units of housing affordable to Very Low Income households; 20 units for Low Income households, and 36 units for Moderate Income households.

Policy 1B

Focus on Key Opportunity Sites and Work with Property Owners and Developers to Facilitate Development of New Affordable Housing

1B-1 Facilitate mixed use housing development on the Adams Street property.

(Land Inventory site #44) The total site is 5.6 acres in size. 3.6 acres is designated Central Business. Two acres are outside of the Urban Limit Line and designated Urban Reserve/Central Business. The greatest asset of this site is that it is owned by the City of St. Helena.

The City Council of the City of St. Helena has hired an architecture and planning consultant, Jim Burns of Collaborative Design Architects, Inc. of San Francisco, to assist in developing a plan for the property. The uses currently under review are a mix of affordable housing, a family resource center and offices for the St. Helena Hospital. A portion of the site may be set aside for future development of a community center.

Napa Valley Community Housing, a non-profit developer, has been in contact with the City and with Mr. Burns to formulate a plan for the affordable housing component of the project. At this time, it is estimated that approximately 30 housing units to serve very low and low income families will be constructed on the site.

The consensus of the City Council is to amend the General Plan to move the Urban Limit Line to encompass the entire 5.6 acres. The General Plan and zoning

designations will be modified to fit the project that is designed but will be a mix of Central Business, Office and High Density Housing. The site will most likely be rezoned with a PD: Planned Development overlay zone to facilitate the mix of uses on the property. A Planned Development zoning will allow the greatest flexibility in development regulations. The General Plan and Zoning actions will be considered concurrently with project actions.

Constraints: The major constraint to the development of this property is the cost of the land and of the costs of construction of the infrastructure needed to develop the property. The City of St. Helena paid \$3,000,000 for the property and is carrying a mortgage of \$2,000,000. Infrastructure improvements that need to be completed for the development of the property include the construction of an extension of Adams St. to connect to Starr Ave. (as shown in the General Plan) to improve circulation on the east side of town and to relieve traffic congestion at the Main / Adams intersection. Water, sewer and storm drain lines are located in the public streets (Adams St. and Library Lane) that the property fronts on. The infrastructure improvements may add as much as \$1,000,000 to the costs. Part of the funding for the street improvements will be traffic mitigation fees that have been collected city-wide.

Site # 44. 1.5 acres @ 20 DUA = 30 units.
Number of units anticipated to serve very low income families: 15
Number of units anticipated to serve low income families: 15

Responsibility: Planning Department (lead); Planning Commission; City Council
Timeframe for construction : 2002 - 2004

1B-2 Facilitate development on the Romero Property (Land Inventory site #28) The Romero parcel is 10 acres in size and is designated Medium Density Residential. The City will encourage the property owner and a nonprofit housing developer to promote the development of affordable housing on this key opportunity site with particular attention being given to meet workforce housing needs and special housing needs (seniors, people with disabilities, large families, etc.). Similarly the *Particelli property (Land Inventory site #29)*, located immediately south of the Romero property will be positioned for more

intensive housing use after the Romero property is developed.

The property will not need either a General Plan Amendment or a rezoning to facilitate residential development. The Medium Density Residential regulations are proposed to be amended (Policy 2A-1) to allow a maximum density of 16 dwelling units per acre (DUA), or up to 20 DUA (25% density bonus) for affordable projects. However, because land must be set aside on this site for the future extension of Starr Ave., as shown on the General Plan, and because the City would like to promote a mix of housing types, an estimate of 12 DUA, or 120 units was used for this property.

Constraints: Water, sewer and storm drain lines are available in Pope St. to serve the Romero property. Development will need to plan for the future extension of Starr Ave. as shown in the General Plan. Water, sewer, and storm drain in the new street will serve the Particelli property as will existing services in McCorkle Ave. Participation may include dedication of land and/or responsibility for a fair share proportion of the construction of the street.

Site #28. 10 acres @ 12 DUA = 120 units.
Number of units anticipated to serve very low income families: 6
Number of units anticipated to serve low income families: 6
Number of units anticipated to serve moderate income families: 24
Number of units anticipated to serve above moderate income families: 84

Responsibility: Private property owner; Planning Department
Timeframe to commence talks with owner: 2003

1B-3 Explore opportunities created through the Flood Protection Project. (Land Inventory sites #30 & #31) Two parcels of land, one 15.5 acres and the other 17 acres in size, are west of the Napa river, adjacent to the future extension of Adams Street.

Constraints: The parcels are within the Napa River flood boundaries. Development opportunities will increase as a result of the Flood Protection Project, including the potential for purchase and relocation of existing mobile home units to create new affordable housing, and/or the potential residential use of lands that are currently flood prone. Development of sites will also be dependent upon improvements to traffic

circulation with the extension of Adams St. and Starr Ave. as shown on the General Plan. No services exist for these sites, but water, sewer and storm drain will be constructed within the new streets. A portion of the extension of Adams St. may also be funded with the Flood Protection Project. Developers will be expected to pay their "fair share" in proportion to the infrastructure requirements of their development.

The properties will not need either a General Plan Amendment or a rezoning to facilitate residential development. Residential densities of 12 DUA were used to realistically estimate the numbers of units that can be built on these properties. The lower densities were used because they will be more compatible with the existing developments to the south of these properties.

Site #30. 17 acres @ 12 DUA = 204 units.
Number of units anticipated to serve very low income families: 10
Number of units anticipated to serve low income families: 10
Number of units anticipated to serve moderate income families: 21
Number of units anticipated to serve above moderate income families: 163

Site #31. 15.5 acres @ 12 DUA = 186 units.
Number of units anticipated to serve very low income families: 9
Number of units anticipated to serve low income families: 10
Number of units anticipated to serve moderate income families: 37
Number of units anticipated to serve above moderate income families: 130

*Responsibility: Planning Department;
 Public Works
 Timeframe: 2005*

1B-4 Facilitate mixed use development behind 'Taylor's Refresher.' (Land Inventory site # 42) Approximately 2 acres of the site is currently designated for Industrial use. The site is within the Highway 29 Specific Plan Area and is within the Sulphur Creek flood boundaries. If development is found feasible after the flood study, mixed use development will be encouraged on this site, providing mixed income housing within walking distance of downtown. Both horizontal and vertical mixed use options may be considered. Development may be facilitated through the Specific Plan process.

Constraints: The completion of the Hwy. 29 Specific Plan and the Flood Protection Study will analyze the feasibility of development of these parcels. Sewer and storm drain need to be constructed to the site. The street it fronts, Charter Oak Ave., does not meet public street standards. Access to the site will be improved with the extension of Oak Ave. as shown in the General Plan. The developer will need to pay their "fair share" of the cost of infrastructure as determined by the Specific Plan.

The property will need both a General Plan Amendment and a rezoning to High Density Residential to facilitate residential development. The owners have requested that it be redesignated for High Density Housing and the City Council has given approval to accept an application. If the project is affordable the General Plan Amendment process can be shortened. Chapter 26 of the St. Helena Municipal Code (Sec. 26.4) allows the General Plan Amendments to be expedited for projects that include a minimum of 60% affordable units.

Site #42. 2 acres @ 16 DUA = 32 units
Number of units anticipated to serve very low income families: 1
Number of units anticipated to serve low income families: 2
Number of units anticipated to serve moderate income families: 6
Number of units anticipated to serve above moderate income families: 23

*Responsibility: Planning Department;
 Public Works; Private Property Owner
 Timeframe: 2004*

1B-5 Explore opportunities on the parcel behind the Bonita Motel. (Land Inventory sites #25 and #33) Two housing opportunity sites exist west of South Main Street, between El Bonita Avenue and Sulphur Springs Avenue. One site is 5 acres in size and is designated High Density Housing. The adjoining site is an approximate 6 acre portion of an existing 15 acre vineyard. The 6 acre portion is designated Medium Density Residential. The sites present opportunities for mixed income housing and/or development of market-rate housing with in-lieu fees to support affordable housing elsewhere in the City.

Neither a General Plan Amendment or a rezoning are needed to develop these sites to residential uses.

Constraints: Sewer lines need to be extended to each of these sites. Street access needs to be supplemented with a new road to Sulphur Springs Ave. Traffic is very impacted on Hwy. 29 and north turn movements onto the highway are extremely difficult.

An estimated density of 12 DUA was used for the 6 acre Medium Density portion of the 15 acre vineyard property because it is at the edge of the Urban Limit Line, next to agricultural land, where lower densities occur.

Site #25. 6 acres of 15 acre parcel @ 12 DUA = 72 units.
Number of units anticipated to serve very low income families: 3
Number of units anticipated to serve low income families: 4
Number of units anticipated to serve moderate income families: 14
Number of units anticipated to serve above moderate income families: 51

An estimated density of 20 DUA was used for the 5.97 High Density Residential property.

Site #33. 5.97 acres @ 20 DUA = 119 units.
Number of units anticipated to serve very low income families: 6
Number of units anticipated to serve low income families: 6
Number of units anticipated to serve moderate income families: 24
Number of units anticipated to serve above moderate income families: 134

Responsibility: Private Property Owner;
Planning Department
Timeframe: 2004

1B-6 Highway 29 Specific Plan Area. (Land Inventory sites #32 and #45) Two housing opportunity sites exist within the Hwy. 29 Specific Plan area. One site is an existing 13.42 acre vineyard that is designated for High Density Housing. No General Plan or rezoning will be needed to accommodate residential use of this property.

The second site is a 10 acre parcel designated Service Commercial. The property owner has expressed an interest in

developing a mixed use project with offices, residential uses and a restaurant. The current Service Commercial zoning designation will probably be combined with a PD: Planned Development overlay zone to facilitate the mixed use. No General Plan or rezoning will be needed to accommodate residential use of this property.

Constraints: The completion of the Hwy. 29 Specific Plan will analyze the feasibility of development on these parcels. The street system is currently inadequate to serve these sites: The extension of Oak Ave. and the realignment of Mills Lane with a traffic signal at Hwy. 29 are needed to serve these sites. Sewer, water, and storm drain lines are also needed. The "fair share" cost of development for these properties will be determined with the adoption of the Specific Plan.

A density of 20 DUA was used for the 13.42 High Density property.

Site #32. 13.42 acres @ 20 DUA = 268 units.
Number of units anticipated to serve very low income families: 13
Number of units anticipated to serve low income families: 14
Number of units anticipated to serve moderate income families: 54
Number of units anticipated to serve above moderate income families: 187

A density of 10 DUA was used for a 2 acre portion of the property proposed for mixed use.

Site #45. 2 acres @ 10 DUA = 20 units
Number of units anticipated to serve very low income families: 2
Number of units anticipated to serve low income families: 2
Number of units anticipated to serve moderate income families: 4
Number of units anticipated to serve above moderate income families: 12

Responsibility: Private property owner;
Planning Department
Timeframe: 2003

1B-7 Spring Street area sites (Land Inventory #20, #21, and #23) These sites are designated for Medium Density Residential and could be used for infill housing. Neither a General Plan Amendment or a rezoning is needed to construct housing on the sites.

Constraints: Water, sewer, and storm drain are available to each of the sites. Each parcel fronts on a public street. The greatest constraint to development will be neighbor acceptance of a change in land use. Projected densities for development are kept low in anticipation of neighborhood controversy.

Site #20 .7 acres @ 12 DUA =8 units. This site is located along Sulphur Creek. The property owner has stated that this may be incorporated into a privately owned open space preserve (Mennen Foundation).

Number of units anticipated to serve very low income families: 0

Number of units anticipated to serve low income families: 1

Number of units anticipated to serve moderate income families: 2

Number of units anticipated to serve above moderate income families: 5

Site #21 4.39 acres @ 12 DUA =52 units. This site is currently a small family owned farm/vineyard.

Number of units anticipated to serve very low income families: 2

Number of units anticipated to serve low income families: 3

Number of units anticipated to serve moderate income families: 10

Number of units anticipated to serve above moderate income families: 37

Site #23 1.5 acres @ 12 DUA =18 units. The current owners of this property are using it to grow oak trees and create a private park like setting.

Number of units anticipated to serve very low income families: 1

Number of units anticipated to serve low income families: 1

Number of units anticipated to serve moderate income families: 2

Number of units anticipated to serve above moderate income families: 14

Responsibility: Private property owner;
Planning Department
Timeframe: 2005

Quantified Objectives for the Implementing Programs of Policy 1B: Same as the Quantified Objectives listed for Policy 1A.

Policy 1C

Ensure that Affordable Housing Gets Built

1C-1 Establish 'Inclusionary Zoning' for affordable housing. Require new housing developments with a sufficient number of units to provide a percentage of units on-site that are affordable to very low, low and/or moderate income households. Other residential development, including single family homes, and commercial development shall be required to make a payment of an in-lieu fee to support development of units on another site. A donation of land to the City for use in developing affordable housing could also be considered as an option to provision of units or payment of fees.

Responsibility: Planning Department (lead);
Planning Commission; City Council

Timeframe: 2002

1C-2 Remove conditional use requirements for multi-family developments. Revise the Zoning Ordinance to list multi-family housing as a permitted use (not a conditional use) in multi-family zones. Developments would be subject to design review and other routine development review and approval, but would not require a public hearing to receive a use permit.

Responsibility: Planning Department (lead);
Planning Commission; City Council

Timeframe: 2003

1C-3 Fast-track housing developments that meet lower income and special housing needs.

Make sure that housing development proposals that meet the needs of lower income households and special needs groups, such as seniors, people with disabilities, farmworkers, and homeless families and individuals) receive the highest priority and fastest turn-around possible in the development review process.

Responsibility: Planning Department

Timeframe: Ongoing

Quantified Objectives for the Implementing Programs of Policy 1C: Same as the Quantified Objectives listed for Policy 1A.

Policy 1D

Encourage Innovative Housing Types and Designs

1D-1 *Encourage development of co-housing, ecohousing, and other 'nontraditional' forms of housing.*

Responsibility: Planning Department

Timeframe: Ongoing

Policy 1E

Address Emergency Shelter and Transitional Housing Requirements

1E-1 *Allow emergency shelters and transitional housing facilities in appropriate locations. Define 'emergency shelters' and 'transitional housing facilities' in the Zoning Ordinance and list them as a conditional use in the Central Business, Service Commercial, Office, and Public/Quasi-Public zoning districts. Responsibility: Planning Department*
Timeframe: 2003

Quantified Objectives for the Implementing program of Policy 1D and 1E: No specific objectives defined.

Goal 2

Efficient Land Use and High Quality Neighborhoods

Make efficient use of land within the Urban Limit Line to protect agricultural lands, promoting compact, well-designed developments that 'fit in' with existing neighborhoods and contribute to the overall livability of our community.

Policy 2A

Encourage Higher Density Development Where Appropriate.

2A-1 *Increase the maximum density in 'Medium Density Residential' (MR) to 16 dwelling units per acre (DUA) net with a 25% density bonus up to 20 DUA for affordable projects. The maximum MDR density is now 12 units per acre.*

Responsibility: Planning Department (lead); Planning Commission; City Council

Timeframe: 2002

2A-2 *Increase the maximum density in 'High Density Residential' (HR) to 28 DUA net with a 25% density bonus of up to 35 DUA for affordable projects. The maximum HDR density is now 20 units per acre.*

Responsibility: Planning Department (lead);

Planning Commission; City Council

Timeframe: 2002

Quantified Objectives for the Implementing Programs of Policy 2A: Same as the Quantified Objectives listed for Policy 1A.

Policy 2B

Make Sure Higher Density Lands Are Not lost to Lower Density Uses

2B-1 *Establish minimum density requirements in the Zoning Ordinance. Base minimum density standards on the minimum densities identified in the General Plan and establish a policy that results in no net loss of units, so that if development occurs at the low end of the density range, the City will consider the designation of additional land as suitable for residential development.*

Responsibility: Planning Department (lead); Planning Commission; City Council

Timeframe: 2002

2B-2 *Establish policies to discourage or restrict rezoning of Higher Density Residential Properties to Lower Densities and/or nonresidential uses.*

Responsibility: Planning Department (lead); Planning Commission; City Council

Timeframe: 2003

Quantified Objectives for the Implementing Programs of Policy 2B: Same as the Quantified Objectives listed for Policy 1A.

Policy 2C

Make Sure Development Standards Do Not Constrain Development at the Zoned Densities

2C-1 Revise the Zoning Ordinance to address regulatory inconsistencies. See the discussion of this issue in the 'White Paper on Densities and Development Standards' (Appendix A).

Amendments to the Medium Density Residential standards that could be considered to achieve higher densities without dramatically changing the visual characteristics of the district include:

- a) A Use Permit should be required for the development of one single family home on a parcel if that parcel could be legally divided into two or more parcels. The structure should be sized and sited so as not to preclude future development at the minimum density (5.1 units per acre) of the district.
- b) Allow the construction of duplexes or triplexes, but keep the FAR the same as that for single family homes.
- c) Allow the conversion of single family homes to multiple units if only minor modifications are made to the exterior of the structure.
- d) Allow "flag lots" to also be "small lots". The flag lot regulations currently require a minimum 7,000 square foot size.
- e) Allow density to be determined on a net acre (excluding roads) basis, not a gross acre basis.

Amendments to the High Density Residential standards that could facilitate higher density infill development include the following:

- f) Allow development of single family homes in the High Density Residential district only by Use Permit. Houses should be sized and sited so as not to preclude future development at the minimum density of the district.
- g) Revise the Floor Area Ratio restrictions to accommodate reasonably sized units at all allowed density ranges.
- h) Allow smaller lot sizes to allow land divisions at maximum density.
- i) Allow multiple family dwellings of four units or less as a permitted use.
- j) Encourage use of the PD: Planned Development overlay zone to vary development standards to achieve higher densities.

- k) Allow "flag lots" to also be "small lots". The flag lot regulations currently require a minimum 7,000 square foot size.
- l) Allow density to be determined on a net acre (excluding roads) basis, not a gross acre basis.
- m) Allow an increase in the height limit to 35 feet for multi-family buildings.
- n) Review standards to provide parking on a per unit/parking space ratio that is variable depending upon the size of the residential units in a multi-family development.

*Responsibility: Planning Department (lead);
Planning Commission; City Council
Timeframe: 2002*

Quantified Objectives for the Implementing Programs of Policy 2C:
Same as the Quantified Objectives listed for Policy 1A.

Policy 2D

Be more aggressive in promoting mixed use developments

2D-1 Promote both 'vertical' and 'horizontal' mixed use. Encourage mixed use developments that mix compatible uses on the same site, either in the same structure or adjacent structures. Amend the zoning ordinance accordingly.

*Responsibility: Planning Department
Timeframe: 2002*

2D-2 Allow residential uses on commercial properties, where appropriate, in excess of the established FAR. The FAR for the residential component of a mixed use development would be 'additive' rather than within the established FAR for that zone.

*Responsibility: Planning Department
Timeframe: 2002*

2D-3 Allow/encourage 'shared parking' in mixed use developments. Allow commercial and residential users to 'share' their parking, resulting in a lower overall parking requirement.

*Responsibility: Planning Department
Timeframe: 2002*

2D-4 Identify specific sites or areas to 'target' mixed use development, providing incentives to facilitate such development in those areas. Such areas might include all Service Commercial Districts, the Adams Street Property, and/or the Highway 29 Specific Plan Area.
Responsibility: Planning Department
Timeframe: 2002

Quantified Objectives for the Implementing Programs of Policy 2D: Same as the Quantified Objective listed for Policy 1A.

Policy 2E

Be More Aggressive in Promoting Second Units

2E-1 Review and revise development standards pertaining to second units. Ensure that the development of second units is physically and financially feasible in the areas where they are being promoted. Give particular attention to parking standards, setbacks, and impact fees.
Responsibility: Planning Department
Timeframe: 2003

2E-2 Provide financial incentives for second unit development. Incentives might include low interest loans, fee waivers, or a floor area bonus.
Responsibility: Planning Department
Timeframe: 2003

2E-3 Target specific areas for second unit incentives. Encourage second units in the medium density areas near downtown.
Responsibility: Planning Department
Timeframe: 2003

2E-4 Provide public information regarding second units. Develop a guide for homeowners explaining the benefits and procedures for adding a second unit.
Responsibility: Planning Department
Timeframe: 2003

2E-5 Link incentives and development standard revisions to affordability provisions.
Require use agreements as a condition of approval for second units to require that either the main house or the second unit is

used as a rental unit that is affordable to moderate income persons.

Responsibility: Planning Department

Timeframe: 2003

2E-6 Consider an amnesty program for illegal second units. Require that units be brought up to code and that either the main house or the second unit be used for affordable housing.

Responsibility: Planning Department

Timeframe: 2003

Quantified Objectives for the Implementing Programs of Policy 2E: Same as the Quantified Objectives listed for Policy 1A.

Policy 2F

Allow conversion of Single Family Homes to Multi-Unit Dwellings

2F-1 Identify appropriate 'target' areas. Identify areas, zoning districts or specific sites where conversion would be appropriate or desirable.
Responsibility: Planning Department
Timeframe: 2004

2F-2 Develop criteria and standards for conversions. Identify criteria for reviewing potential conversion opportunities and standards, including parking requirements, to ensure that conversions are carried out in a manner consistent with the character and use of adjacent properties.
Responsibility: Planning Department
Timeframe: 2004

2F-3 Provide public information regarding conversions. Develop a guide for property owners explaining the conversion program and procedures.
Responsibility: Planning Department
Timeframe: 2004

Quantified Objectives for the Implementing Programs of Policy 2F: Same as the Quantified Objectives listed for Policy 1A.

Goal 3

Conservation of Existing Housing

Improve and conserve existing housing, with particular attention to the rehabilitation and retention of existing affordable units.

Policy 3A

Protect the Existing Stock of Affordable Housing

3A-1 Restrict the conversion of rental units to condominiums. Current policy allows conversion to condominiums under certain circumstances when the vacancy rate is high. The presence of second homes within the community results in an inflated vacancy rate. The policy should be revised to not allow conversions, except if being converted to regulated affordable units, due to the City's desire to preserve existing rental housing.

*Responsibility: Planning Department
Timeframe: 2002*

3A-2 Charge an affordable housing impact fee whenever affordable units are converted to other uses.

*Responsibility: Planning Department
Timeframe: 2002 and ongoing*

3A-3 Address the potential loss of assisted units. Identify assisted properties at risk of conversion to market rates and work with the property owners and/or other parties to ensure that they are conserved as 1 affordable housing.

*Responsibility: Planning Department
Timeframe: 2002 and ongoing*

3A-4 Support programs such as 'Christmas in April' through financial assistance and/or volunteer work to help preserve and maintain affordable housing for seniors, people with disabilities, and low-income households.

*Responsibility: Planning Department
Timeframe: Ongoing*

Quantified Objectives for the Implementing Programs of Policy 3A: Conservation of all existing affordable housing units. Low-interest loans for rehabilitation provided to 20 moderate, low, or very-low income households by 2006.

Policy 3B

Monitor Housing Conditions

3B-1 Review housing needs, conditions, achievements and challenges as part of the City's regular General Plan review.

*Responsibility: Planning Department
Timeframe: Annually*

Quantified Objectives for the Implementing Programs of Policy 3B: Not applicable.

Goal 4

Assistance to Support Affordable Housing

Provide technical and financial resources to support development of affordable housing in our community, especially housing that meets the needs of our local workforce, people with special housing needs, and people with moderate, low and very low incomes.

Policy 4A

Develop permanent local sources of funding to support affordable housing

4A-1 Establish an Inclusionary Zoning Program with in-lieu fee payments. Use funds to either construct affordable housing or assist a private developer with the costs of constructing affordable housing. See Program 1C-1.

4A-2 Levy an affordable housing impact fee for commercial development.

*Responsibility: Planning Department; City Council
Timeframe: 2002*

4A-3 Establish an Affordable Housing Trust Fund. Encourage voluntary donations as well as the sources generated through City programs.

*Responsibility: Planning Department working with Napa Valley Community Foundation
Timeframe: 2002*

- 4A-4 Generate Revenues for Affordable Housing through the Transient Occupancy Tax.** Either increase the Transient Occupancy Tax or increase the number of transient occupancy rooms and apply the increased revenue to support affordable housing.

Responsibility: Planning Department; City Council
Timeframe: 2003

- 4A-5 Reduce, defer, or waive fees for affordable housing developments.**

Responsibility: Planning Department; Planning Commission; City Council
Timeframe: Ongoing

- 4A-6 Establish a Real Estate Transfer Tax for Affordable Housing.** Deposit funds in the Affordable Housing Trust Fund.

Responsibility: Planning Department; City Council
Timeframe: 2002

Quantified Objectives for the Implementing Programs of Policy 4A: Generate adequate funds to support achievement of the City's new housing construction objectives, as defined in Policy 1A (page 42).

Policy 4B

Aggressively Pursue and 'Leverage' State and Federal Housing Funds

- 4B-1 Pursue mortgage revenue bonds and/or mortgage credit certificates. Promote affordable homeownership opportunities for moderate and lower income households.**

Responsibility: Planning Department with Napa Valley Housing Authority
Timeframe: 2002 and ongoing

- 4B-2 Continue Section 8 rent subsidy certificates.** Work with Napa Valley Housing Authority to provide continued rental assistance to low and very low income households.

Responsibility: Napa Valley Housing Authority
Timeframe: Ongoing

- 4B-3 Explore the possibility of establishing a fulltime, shared Housing Coordinator for the up-valley communities.** The position

would be within the Housing Authority to serve all of the up-valley communities.

Responsibility: Planning Department; City Council; Napa Valley Housing Authority

Timeframe: 2002

Quantified Objectives for the Implementing Programs of Policy 4B: Provide assistance to 10 first-time homebuyers through 2006. Facilitate the continuance of Section 8 rental assistance to all currently served households.

Policy 4C

Address Farmworker Housing Needs and Homelessness.

- 4C-1 Collaborate with countywide efforts to address farmworker housing needs.**

Responsibility: Planning Department (lead); City Council
Timeframe: Ongoing

- 4C-2 Establish seasonal farmworker housing as a conditional use in all zoning districts.**

Responsibility: Planning Department
Timeframe: 2002

- 4C-3 Allow homeless shelters as a conditional use in the Central Business District, Service Commercial, Office, and Public/Quasi-Public zoning districts.**

Responsibility: Planning Department
Timeframe: 2002

- 4C-4 Support the Housing Authority's ongoing efforts to address homelessness in the County.**

Responsibility: Planning Department; City Council
Timeframe: Ongoing

Quantified Objectives for the Implementing Programs of Policy 4C: None specified.

Policy 4D

Support Housing that Meets Special Needs, Including Senior Citizens and People with Disabilities.

4D-1 Encourage the development of housing that meets the needs of seniors and the inclusion of accessible units in all new development.

Responsibility: Planning Department

Timeframe: Ongoing

Quantified Objectives for the Implementing Programs of Policy 4D: 20% of new units to meet senior housing needs; 10% accessible to people with disabilities.

4D-2 Encourage the development of housing that meets the needs of seniors.

Responsibility: Planning Department

Timeframe: Ongoing

4D-3 Reasonable Accommodation. The City shall amend its Municipal code to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.

Responsibility: Planning Department (lead), Planning Commission, City Council.

Timeframe: 2002

Goal 5

Resource Conservation

Promote resource conservation by encouraging housing types and designs that use fewer resources (water, electricity, etc.) and therefore cost less to operate over time, supporting long-term housing affordability.

Policy 5A

Alternative Energy Sources

5A-1 Promote the use of solar energy. Adopt a 'solar access ordinance' to assure solar access in all new development.

Responsibility: Planning Department

Timeframe: 2002

5A-2 Promote use the use alternative energy technologies. Encourage use of solar and wind energy in new and rehabilitated housing.

Responsibility: Planning Department

Timeframe: Ongoing

5A-3 Provide public information on alternative energy technologies for residential developers, contractors, and property owners.

Responsibility: Planning Department

Timeframe: 2003 and ongoing

Quantified Objectives for the Implementing Programs of Policy 5A: None specified.

Policy 5B

Encourage Energy Conservation

5B-1 Promote the energy conservation measures in all new and rehabilitated housing.

Responsibility: Planning Department

Timeframe: Ongoing

5B-2 Require cost-effective energy conservation measures in new housing to promote long-term affordability for occupants.

Responsibility: Planning Department

Timeframe: Ongoing

5B-3 Provide low-interest loans for implementation of energy conservation measures.

Responsibility: Planning Department

Timeframe: 2003 and ongoing

5B-4 Provide public information on energy conservation measures for homeowners, tenants, developers, contractors and property owners.

Responsibility: Planning Department

Timeframe: Ongoing

Quantified Objectives for the Implementing Programs of Policy 5B: Low-interest loans for rehabilitation, including energy conservation provided to 20 moderate, low, or very-low income households by 2006.

Goal 6 Equal Housing Opportunities

Assure that housing programs maximize choice, avoid economic segregation and avoid discrimination based upon age, sex, race, sexual orientation, religion and ethnic background.

Policy 6A

Ensure equal housing opportunities for all residents of St. Helena.

6A-1 Support a jobs/housing balance by encouraging housing that provides for St. Helena's workforce.

*Responsibility: Planning Department
Timeframe: Ongoing*

6A-2 Provide educational materials at City Hall, through the press and directly to interested parties to educate real estate professionals, property owners and tenants on their rights and responsibilities and the resources available to address fair housing issues.

*Responsibility: Planning Department
Timeframe: Ongoing*

6A-3 Identify a 'Fair Housing Officer' among the City staff. The officer will be responsible for implementing fair housing programs, receiving complaints, and providing referrals to available resources when necessary.

*Responsibility: City Manager
Timeframe: 2002 and ongoing*

6A-4 Document efforts at equal opportunity housing loans as part of annual Community Reinvestment Act from Savings and Loans.

*Responsibility: Planning Department
Timeframe: Annually*

Quantified Objectives for the Implementing Programs of Policy 6A: No specific objectives identified.

Summary of Quantified Objectives

New Construction Objectives

- 31 units affordable to Very Low Income households
- 20 units affordable to Low Income households
- 36 units affordable to Moderate Income households

Rehabilitation and Conservation Objectives

- Conservation of *all* existing affordable housing units.
- Low interest loans for rehabilitation and energy conservation to 20 very low, low or moderate income households

Assistance for Special Needs Households

- Assistance to 10 first-time homebuyers.
- 20 percent of new units to meet senior needs.
- 10 percent of new units accessible to people with disabilities.

Final Page Of DENSITIES AND DEVELOPMENT STANDARDS

Planning Narrative

A plan that provides guidance for the City of ... in the development of ... and ... for ...

The purpose of this study is to ... **Appendix** ... The City of ... has ...

The City of ... has ...

Appendix A: Planning Narrative

The purpose of this study is to ...

The City of ... has ...

The City of ... has ...

The City of ... has ...

White Paper On **DENSITIES and DEVELOPMENT STANDARDS**

Housing Densities

It has been the past practice of the City of St. Helena to allow the development of property at less than the minimum density range designated in the General Plan.

The concern is that when land is inefficiently developed, it is effectively removed from the potential inventory of land available to achieve our housing goals. The ultimate result is that fewer units will be developed within the Urban Limit Line if housing continues to be developed at low densities. The City may then be under pressure to move the Urban Limit Line sooner than anticipated in the General Plan. In addition, housing developed at low densities is more expensive than housing developed at high densities, both in terms of financing and in terms of the impact on other resources. If it is the City's goal to achieve a certified Housing Element without amending the General Plan significantly, it is important to preserve the remaining land within the Urban Limit Line for development at a density range that makes moderate or affordable housing a possibility.

Within St. Helena there are three primary residential zoning districts, each with a density range designated in the General Plan. The Low Density Residential (LDR) has a range of 1.0 to 5 dwelling units per gross acre; the Medium Density Residential (MDR) has a range of 5.1 to 12 dwelling units per acre; and the High Density Residential (HDR) has a range of 12.1 to 20 units per acre. The regulations contained in the zoning ordinance make it difficult, or impossible, to achieve these densities.

Medium Density Residential District

The General Plan description of Medium Density Residential District allows for single family attached and detached homes. The MR: Medium Density Residential zoning regulations allows one detached single family dwelling per lot. Attached housing is allowed only as a conditional use (Use Permit) if it is a condominium or if it is a guest house or accessory dwelling unit (limited to 600 square feet). Conditional uses also include small lots, flag lots and lodging houses. Floor area ratios (FAR) are regulated in this district to help achieve new homes or additions to homes that are in scale with the character of the existing neighborhoods. The FAR is applied to the total development on a parcel and varies dependent upon the size of the parcel.

The minimum lot size in this district is 7,000 sq. ft., which achieves 6 units per gross acre. The minimum size of a small lot is 4,000 sq. ft., which achieves 11 units per acre. Therefore, the only way to achieve the maximum density in the MR district is with a small lot subdivision or a condominium project. Amendments to the MR standards that could be considered to achieve higher density housing without dramatic changes to the visual look of Medium Density Residential neighborhoods include:

- A Use Permit should be required for the development of one single family home on a parcel if that parcel could be legally divided into two or more parcels. The structure should be sized and sited so as not to preclude future development at the minimum density (5.1 units per acre) of the district.
- Allow the construction of duplexes or triplexes, but keep the FAR the same as that for single family homes.

- Allow the conversion of single family homes to multiple units if only minor modifications are made to the exterior of the structure.
- Allow “flag lots” to also be “small lots”. The flag lot regulations currently require a minimum 7,000 square foot size.
- Allow density to be determined on a net acre (excluding roads) basis, not a gross acre basis.

High Density Residential District

The High Density Residential District allows single family homes as a permitted use.

Conditional uses in the HR: High Density Residential include small lots, flag lots, and multiple family dwellings including two or more units. Therefore, a one-half acre parcel of land, with a potential of up to 10 units per the General Plan, could be developed with only one single family home with no discretionary review by the Planning Commission.

The Floor Area Ratio in the HR District is nearly the same as that for the MR District. A 20,000 square foot parcel allows a maximum of 4,200 square feet of building. The maximum density of 20 units per acre allows up to 9 units on a ½ acre parcel. However, the FAR restrictions would limit the units to an average size of only 466 square feet.

The minimum lot size in the district is 7,000 square feet, which allows a land division of 6 units per gross acre. A lot size of 3,630 square feet, less than the 4,000 square foot minimum allowed under the small lot provisions, would be required to achieve 12 units per acre.

Access road standards to multi-family buildings are more stringent than those to single family homes. Fire truck turn-around areas are also required. These standards, when combined with the yard and setback requirements can make development of narrow or irregularly shaped lots difficult.

The standards of the MR district should be studied and amended to facilitate higher density infill development. Amendments could include the following:

- Allow development of single family homes in the High Density Residential district only by Use Permit. Houses should be sized and sited so as not to preclude future development at the minimum density of the district.
- Revise the Floor Area Ratio restrictions to accommodate reasonably sized units at all allowed density ranges.
- Allow smaller lot sizes to allow land divisions at maximum density.
- Allow multiple family dwellings of four units or less as a permitted use.
- Encourage use of the PD: Planned Development overlay zone to vary development standards to achieve higher densities.
- Allow “flag lots” to also be “small lots”. The flag lot regulations currently require a minimum 7,000 square foot size.
- Allow density to be determined on a net acre (excluding roads) basis, not a gross acre basis.

White Paper On GROWTH MANAGEMENT and HIGHER DENSITY HOUSING

What Policies Do We Have that Limit Housing Development?

The City of St. Helena's Growth Management System implements the following 'Guiding Policies' of the General Plan:

POLICY 2.6.9

Limit the approval of new residential development to a maximum rate of 17 dwelling units per year.

POLICY 2.6.10

Maintain a cap on residential development of 2,850 total dwelling units citywide by the year 2010. The total number of dwelling units shall not be construed as a goal, but shall be an absolute maximum allowable number.

What Policies Do We Have that Encourage Higher Density Housing?

The General Plan also has several policies that encourage higher density housing, including the following:

POLICY 2.6.14

Encourage a mix of housing types and price ranges to allow choice for current and future generations of St. Helenans.

POLICY 2.6.15

Encourage new residential development in all density ranges that is consistent with scale and character of the older residential districts of the City, particularly the neighborhoods west of Main Street.

POLICY 2.6.16

Encourage the development of higher density housing in areas near the center of town and close to recreation and services.

POLICY 2.6.18

Minimize large lot development (one dwelling unit per acre or less) except where this scale of development would not threaten retention of vineyards, inefficiently utilize land, or physically separate the community from the surrounding vineyards.

POLICY 2.6.19

Permit higher density housing in single family neighborhoods as long as the development character of the single family area is maintained (i.e., lot widths, orientation to street, building heights, etc.).

Why Do We Have a Growth Management System?

Section 2.2 of the St. Helena General Plan, Land Use Character and Growth Issues, includes four primary reasons why the City adopted a Growth Management System. The negative impacts of unmonitored growth included:

- The charm and beauty that has developed over the last century could be lost;
- Traffic conditions could seriously deteriorate;
- Limited water supplies may not be adequate to accommodate a larger population;
- Expansion of the urban development area to accommodate growth could adversely affect agricultural (vineyard) operations.

How Can Our Policies that Promote Higher Density, Affordable Housing Be Compatible with Our Growth Management Concerns?

Charm and Beauty

Issues pertaining to the design of new construction can be addressed through the Design Review process. Well-designed infill housing that is in scale with the traditional neighborhoods and does not contribute to sprawl will not have a negatively impact the charm and beauty of St. Helena.

Traffic

Traffic has increased dramatically since the adoption of the 1993 General Plan. Traffic issues are more directly related to tourism, commercial growth, and people commuting to St. Helena for work. The development of affordable housing within St. Helena will allow more of the people who work here to live here, and could actually help reduce the growth in peak hour traffic trips.

Water Use

The City of St. Helena could provide more housing without impacting water resources if multi-family units and small houses on small lots are encouraged over large homes.

The rule of thumb water use per household in St. Helena is 585 gallons per day. An analysis comparing the water use among different types of housing found that generally, small single family detached homes on small lots use approximately 50% of the water of larger single family detached homes on large lots and multi-family dwelling units use one third to one half the water use of large single family homes on large lots.

The small sample looked at detached single family homes and 6 unit apartment buildings in the same neighborhood. All of the units were market rate, and were on lot sizes that ranged from 9,500 – 13,000 sq. ft. in size. None of the properties contained pools. All of the properties were within one city block of each other.

Parcel size (square feet)	Number of units	Gallons of water per day per unit
9,500	1	610
12,400	1	610
12,400	1	587
10,700	6	181
13,000	6	169

The following sample looked at regulated affordable units in St. Helena. The multi-family units at Hunt's Grove and Stonebridge used more water per unit than the multi-family market-rate units above. Both of these complexes have extensive landscaping, community rooms, soccer fields and community gardens.

A sample of 15 of the single family detached affordable ownership units at the Wallis Subdivision showed that the water use was about 50% of the larger detached single family homes. The Wallis houses are smaller homes on small lots (approximately 5,000 sq. ft. in size). These homes all have landscaped front, back and side yards.

Name	Number of units	Gallons of water per day per unit
Hunt's Grove	56	289
Stonebridge	80	175
Wallis (Single family detached)	Average of 15 units	297

Agriculture

Development of housing at higher densities within the Urban Limit Line will help delay the need to expand in the future. A change in the GMS would affect land already planned for future development.

Conclusions

- The City's current Growth Management System treats all units the same in terms of their potential impacts. This does not reflect the real impacts of housing, which vary considerably based upon size, location and amenities. The size of family, family income and occupations also affect the level of traffic impact and resource consumption per unit.
- The per-unit water use of multi-family housing in St. Helena appears to be one-third to one-half of the water use of single family homes.
- Higher density housing has much lower per-unit impacts in terms of resource use, daily car trips, and land consumption. Through appropriate design, such developments can also fit-in with the scale and character of many St. Helena neighborhoods.

Appendix C

CITY OF ST. HELENA VACANT/ UNDERUTILIZED LAND INVENTORY 2001

MAP #	AP NUMBER	ADDRESS	ZONING	LOT SIZE ACRES	Housing Potential
VACANT PARCELS ZONED FOR RESIDENTIAL USE					
1	009-131-043	None	WW	29.3	Woodlands & Watershed is not considered appropriate for high density housing. No public services
2	009-131-002	None	WW	32.17	(water, sewer) are available. Roads are generally narrow rural roads, often steep. Vegetation
3	009-131-041	None	WW	5.1	makes the land susceptible to wild fire. Regulations allow 1 home plus accessory dwelling per 5 acres.
4	009-131-039	None	WW	5	
5	025-430-006	None	WW	6	
6	025-430-003	None	WW	6	
7	025-420-016	None	WW	28.38	
8	009-710-006	None	MR	0.35	Potential for single family home plus accessory dwelling unit. Lot split possible.
9	009-403-013	None	MR	0.11	Potential for one single family home.
10	009-172-003	None	MR	0.17	Potential for single family home plus accessory dwelling unit.
11	009-171-018	None	MR	0.24	Potential for single family home plus accessory dwelling unit.
12	009-171-019	None	MR	0.22	Potential for single family home plus accessory dwelling unit
13	009-173-011	None	MR	0.37	Potential for single family home plus accessory dwelling unit. Lot split possible.
14	009-401-042	None	MR	0.16	Potential for single family home plus accessory dwelling unit.
15	009-222-003	1521 Oak Avenue	MR	0.21	Potential for single family home plus accessory dwelling unit.
16	009-192-005	None	MR	0.06	Potential for single family home.
17	009-304-013	1405 Adams	MR	0.2	Potential for single family home plus accessory dwelling unit.
18	009-313-041	None	MR	0.41	Potential for single family home; perhaps rezoning for multi-family.
19	009-313-019	None	MR	0.07	Potential for single family home.
20	009-390-037	None	MR	0.7	Key site (1B-7) after completion of flood protection project. @ 12 du/a = 8 units
22	009-441-021	None	MR	0.17	Potential for single family home plus accessory dwelling unit
23	009-322-009	1817 Spring Street	MR	1.5	Key opportunity site (1B-7) @ 12 du/a = 18 units
24	009-591-002	1599 Mitchell Drive	MR	0.19	Potential for single family home plus accessory dwelling unit
25	009-362-015	None	MR/ A-20	15.30	Key opportunity site (1B-5) for MR portion 6 acres @12 du/a = 72 units
26	009-431-036	None	MR	0.2	Potential for single family home plus accessory dwelling unit.
27	009-111-011	965 McCorkle	MR	0.06	Potential for single family home.
28	009-070-002	576 Pope Street	MR	10	Key opportunity site (1B-2) @ 12 du/a = 120 units
30	009-030-020	None	MR, A-20	17.02	Key site (1B-3) after completion of flood protection project. @ 12 du/a = 204
31	009-030-005	None	MR	15.5	Key site (1B-3) after completion of flood protection project.@ 12 du/a = 186
32	009-180-034	None	HR	13.42	Key opportunity site (1B-6) @ 20 du/a = 268 units
33	009-431-032	1341 Magnolia Ave.	HR	5.97	Key opportunity site (1B-5) @ 20 du/a = 119 units

UNDERUTILIZED PARCELS ZONED FOR RESIDENTIAL USE

21	009-441-023	None	MR
29	009-070-003		MR
34	009-305-046	None	MR
35	009-305-047	None	MR
36	009-270-004	None	MR
37	009-311-005	None	MR
38	009-312-050	None	MR
39	009-312-005	None	MR
40	009-362-016	None	MR

4.39 Key opportunity site (1B-7) @12 du/a = 52 units
 7.93 Key opportunity site (1B-2). @ 12 du/a = 94 units
 0.16 Potential for single family home plus accessory dwelling unit.
 0.16 Potential for single family home plus accessory dwelling unit.
 0.28 Potential for single family home plus accessory dwelling unit.
 0.1 Potential for single family home.
 0.13 Potential for single family home.
 0.22 Potential for single family home plus accessory dwelling unit.
 0.38 Potential for single family home.

VACANT OR UNDERUTILIZED PARCELS THAT MAY BE APPROPRIATE FOR RESIDENTIAL USE

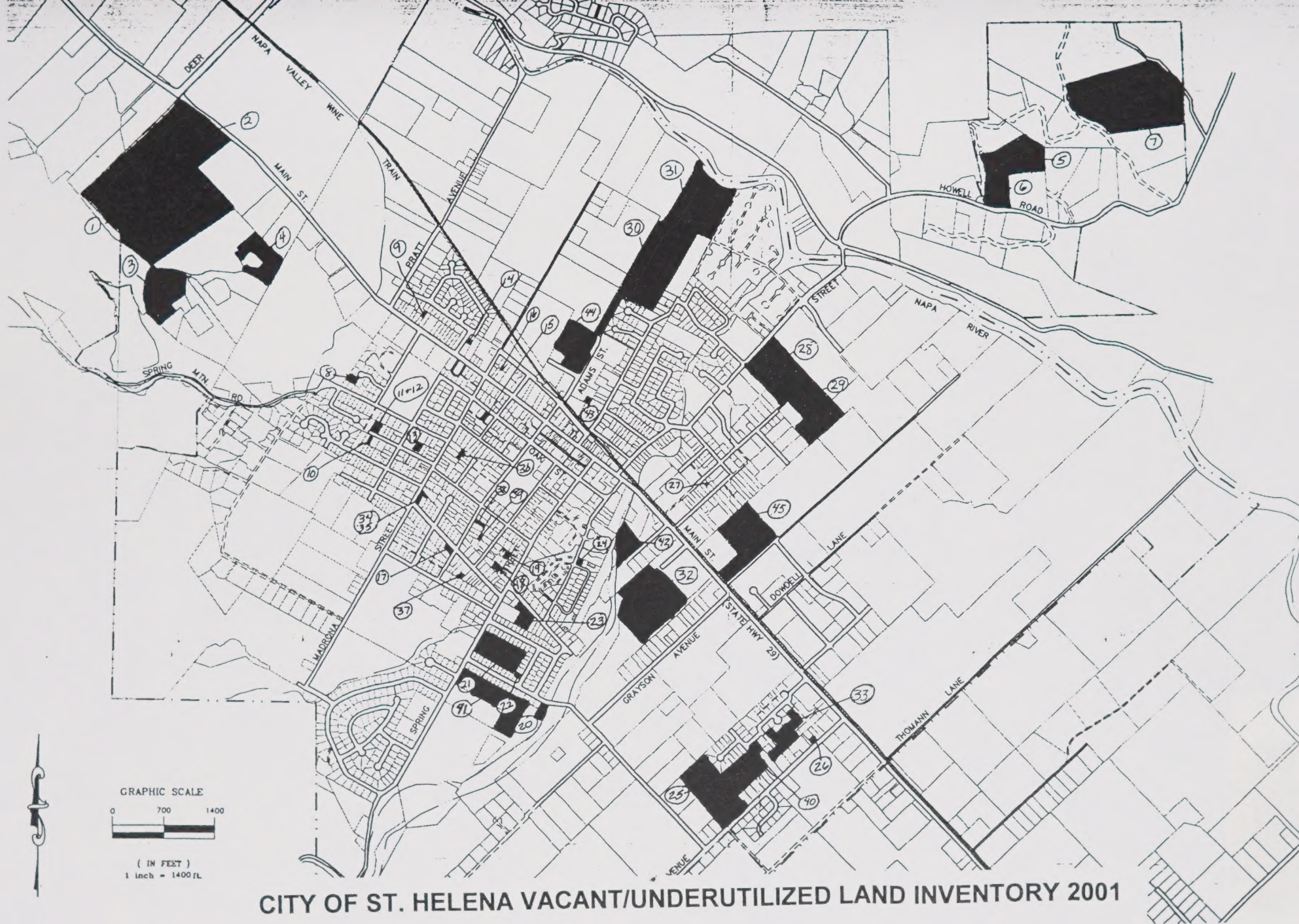
41	009-392-017	None	PQP
42	009-180-006	933 Main	SC
43	009-201-019	None	BPO
44	009-150-006	None	CB, A-20
45	009-070-033	None	SC, A-20

7.85 Currently in vineyard use
 2 Key site (1B-4) after completion of flood protection project.
 2 acres @ 16 DUA = 32 units
 0.23 Mixed use.
 5.6 Key opportunity site (1B-1) for mixed use. Owned by City of St. Helena.
 1.5 acres @20DUA = 30 units.
 10.03 Key opportunity site (1B-6) for mixed use. 2 acres @ 10 DUA = 20 units

ZONING KEY:

WW: WOODLANDS & WATERSHED
 MR: MEDIUM DENSITY RESIDENTIAL
 HR: HIGH DENSITY RESIDENTIAL
 PQP: PUBLIC-QUASI PUBLIC
 SC: SERVICE COMMERCIAL
 BPO: BUSINESS & PROFESSIONAL OFFICE
 CB: CENTRAL BUSINESS
 A-20: TWENTY ACRE AGRICULTURAL

Key sites numbers (i.e. 1B-6) relate to policies in Chapter 6 of the Housing Element



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